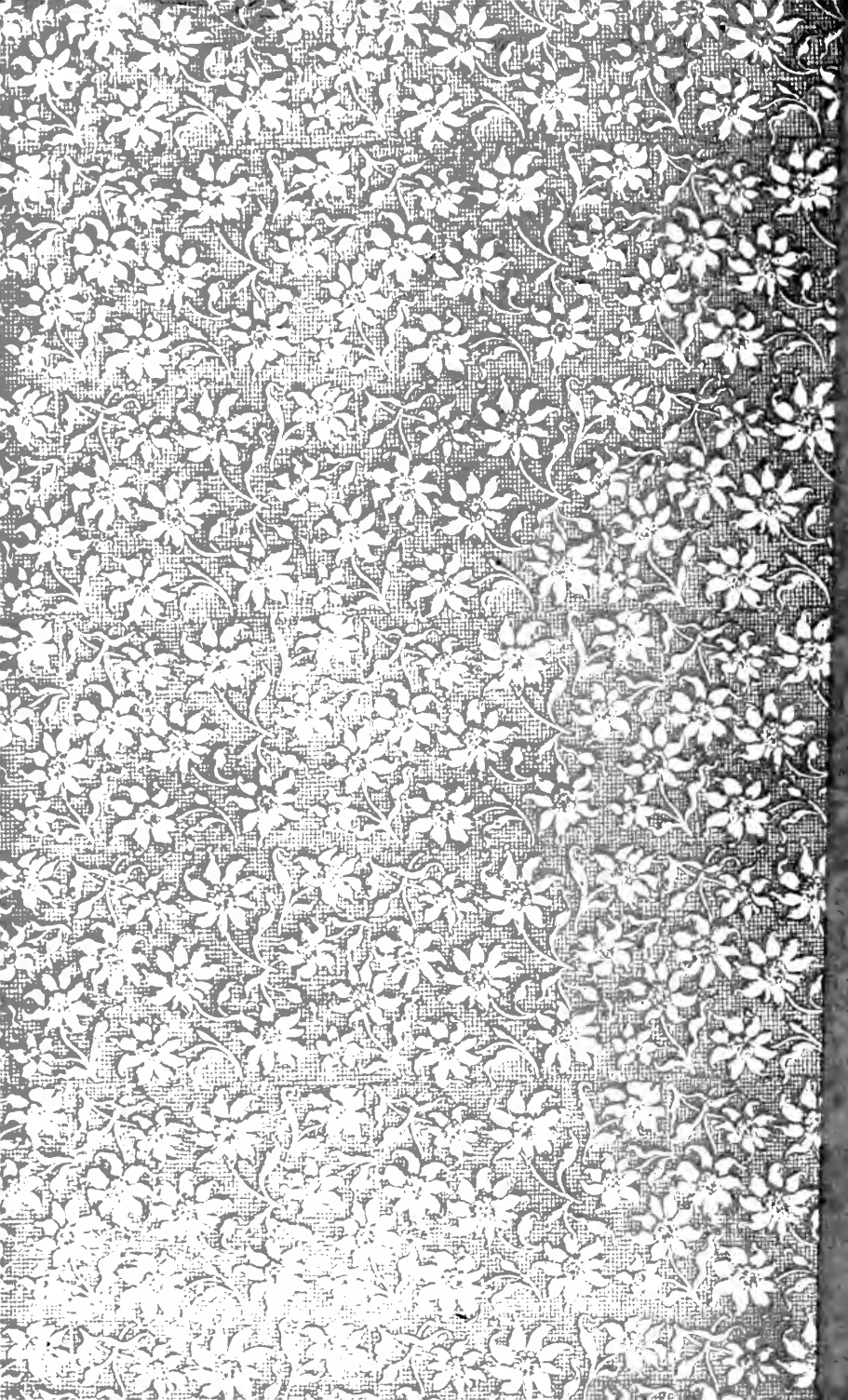


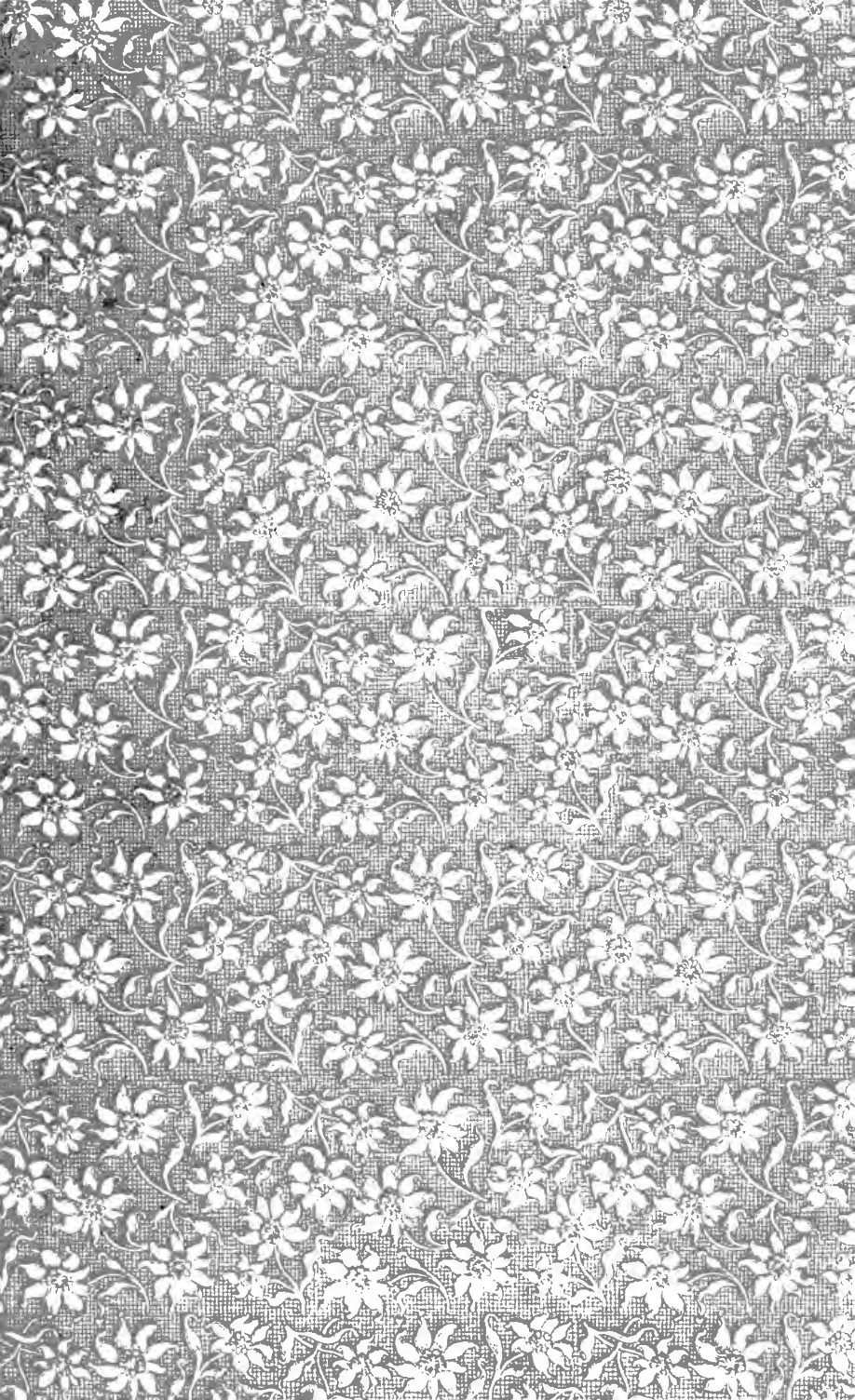


42nd Annual

**C**o-operative  
Congress.

Plymouth, 1910.







— The —  
Co-operative Union Limited.



The 42nd ANNUAL ❁ ❁

# Co-operative Congress,

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❁ 1910. ❁



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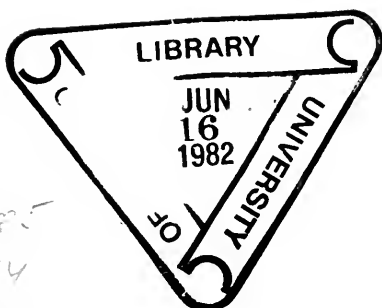
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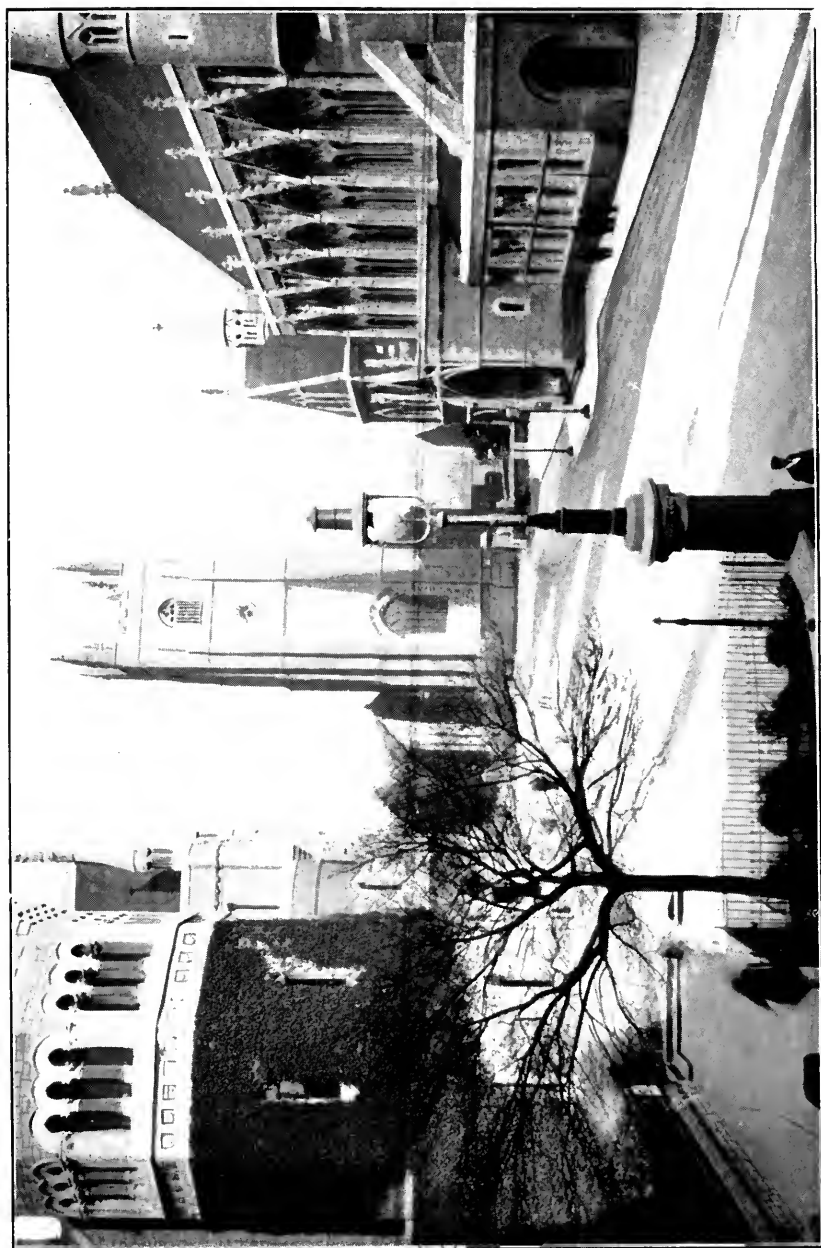
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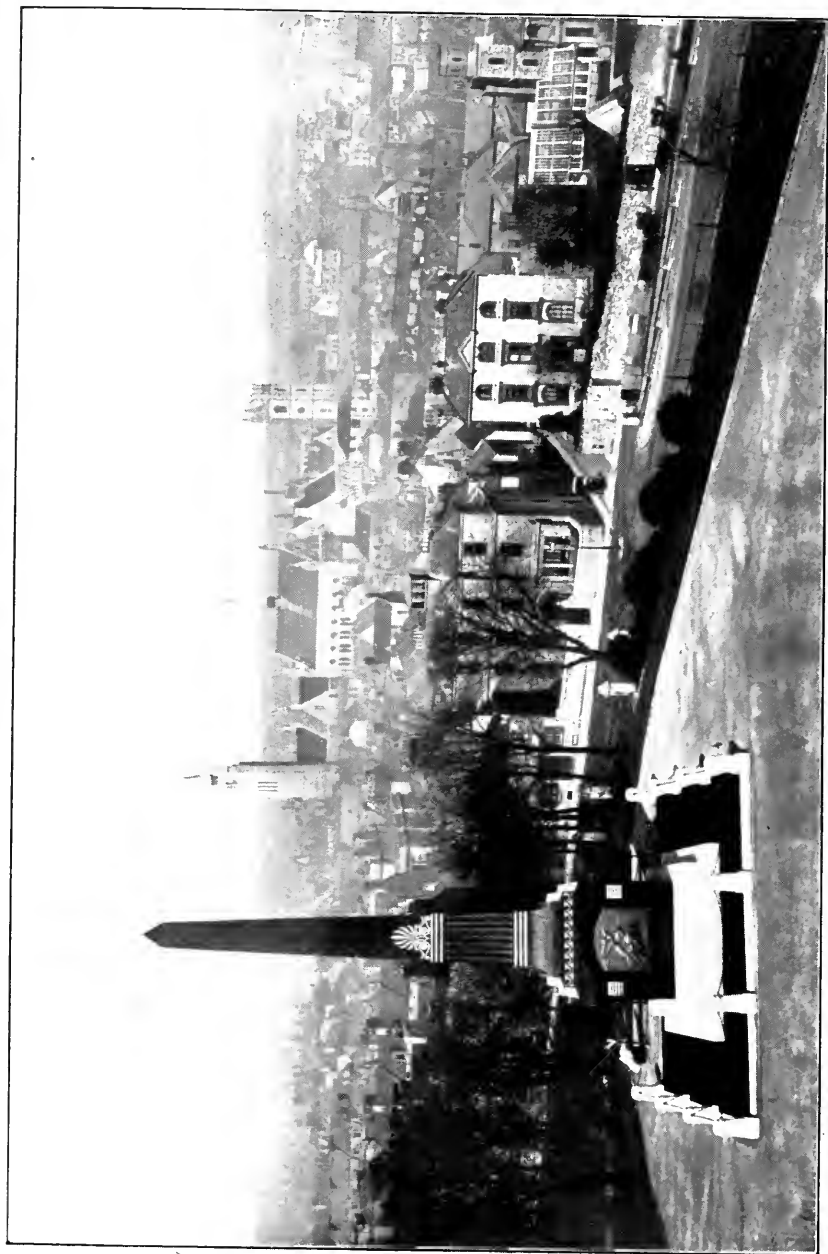


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GUILDHALL SQUARE.

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OBELISK AND TOWN FROM THE HOE.

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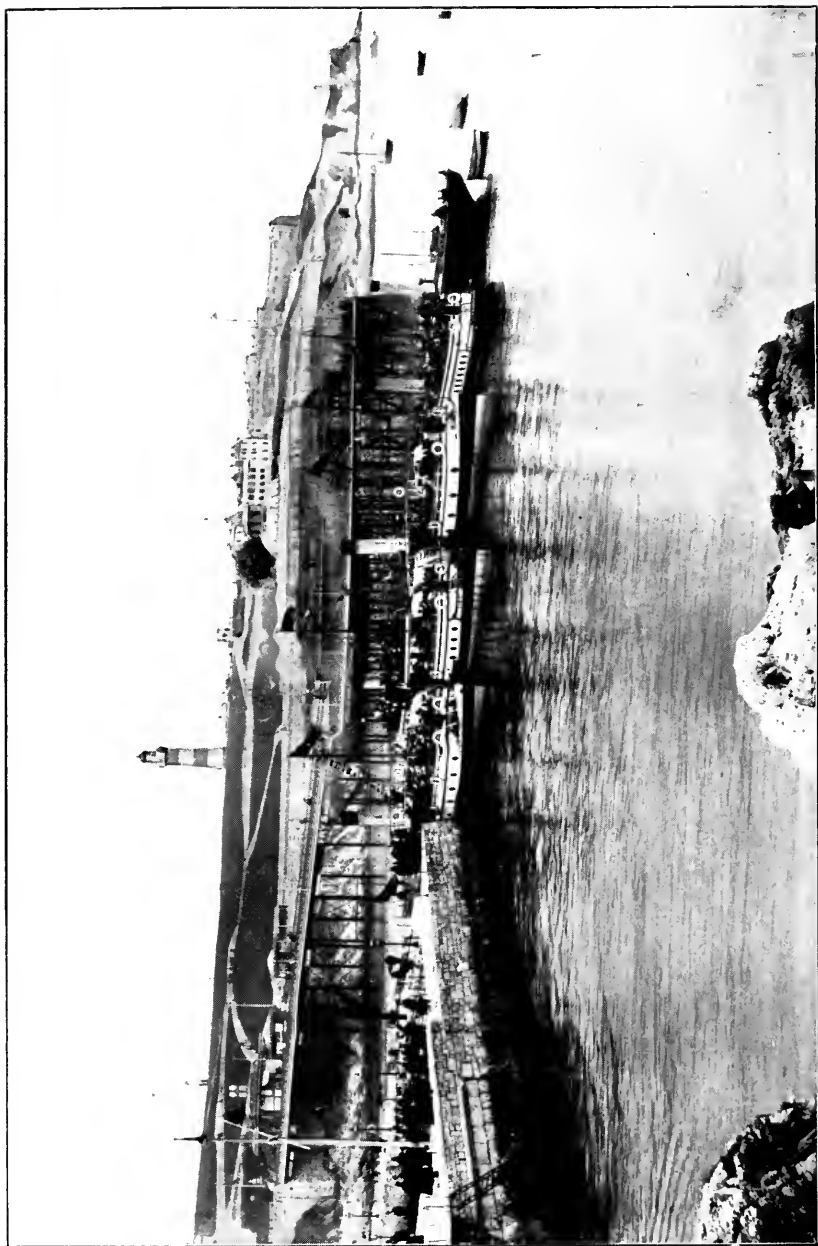


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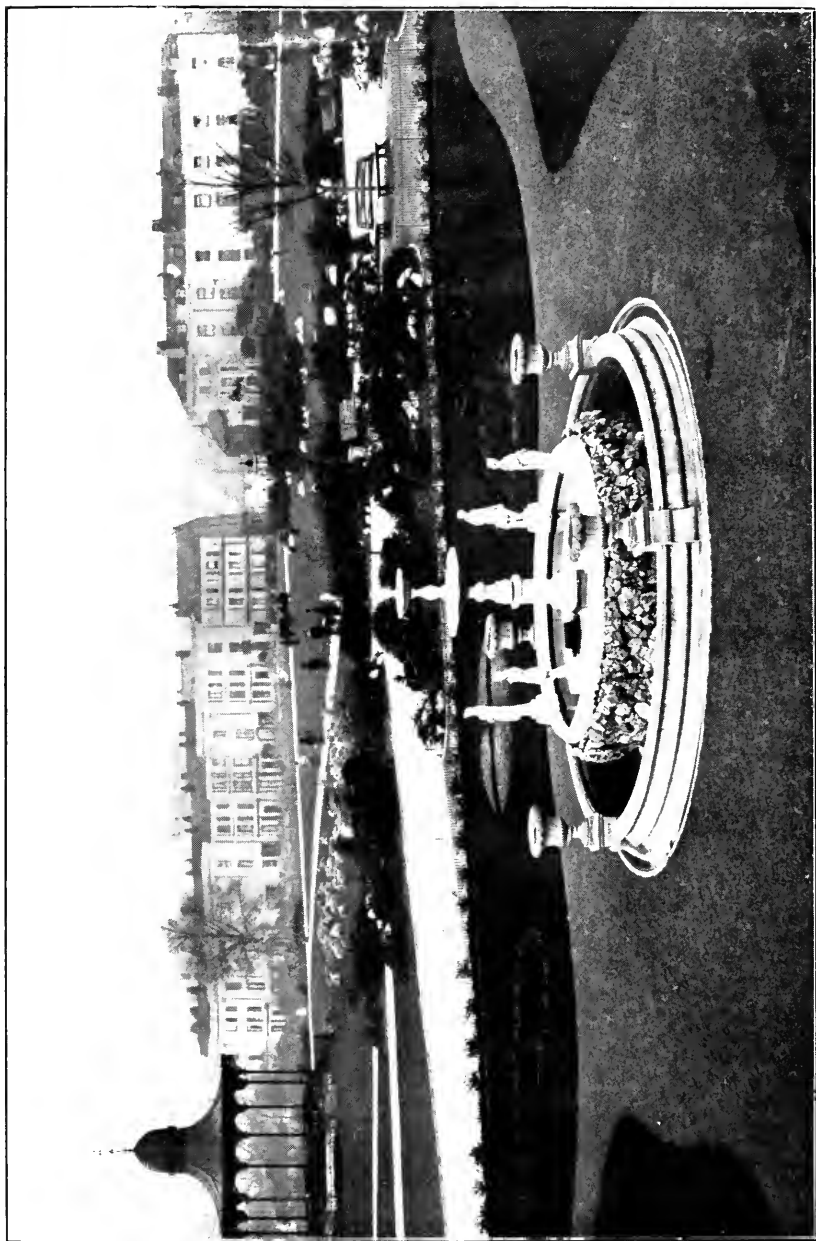
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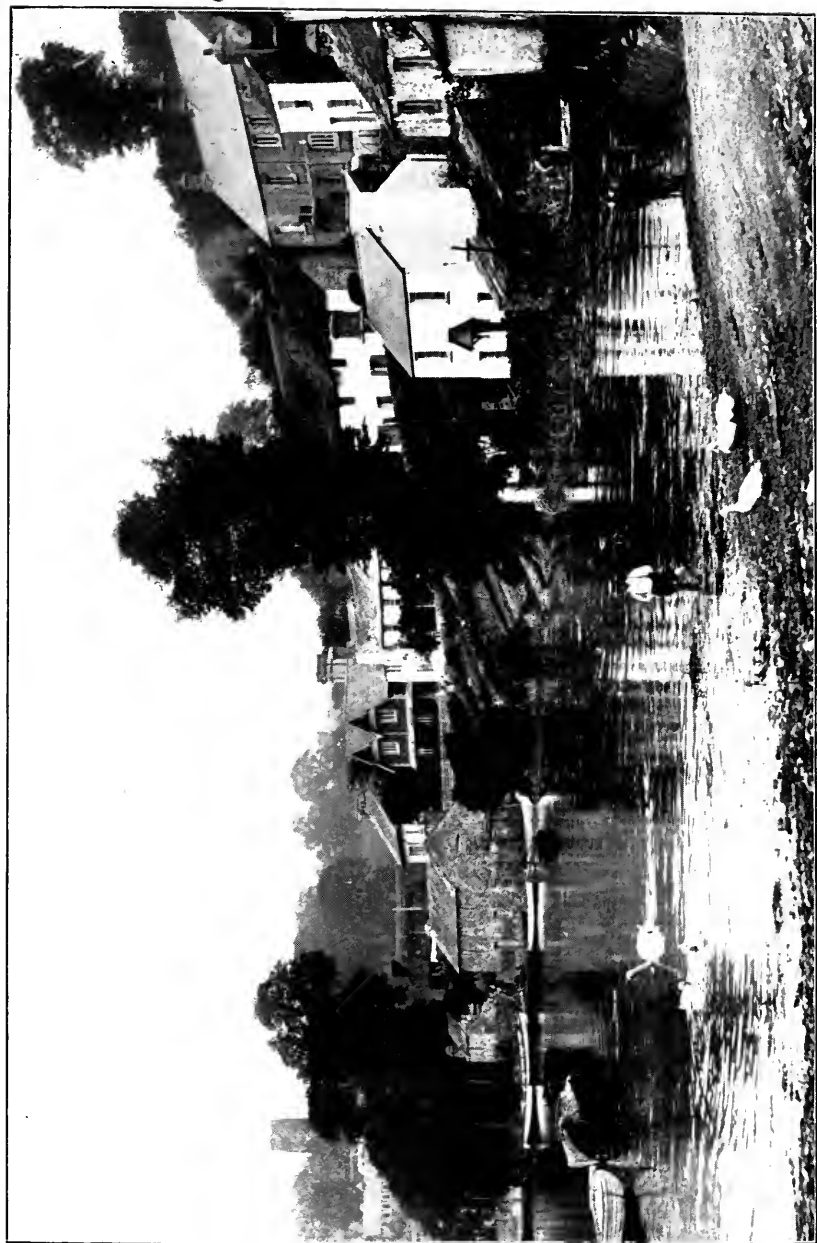


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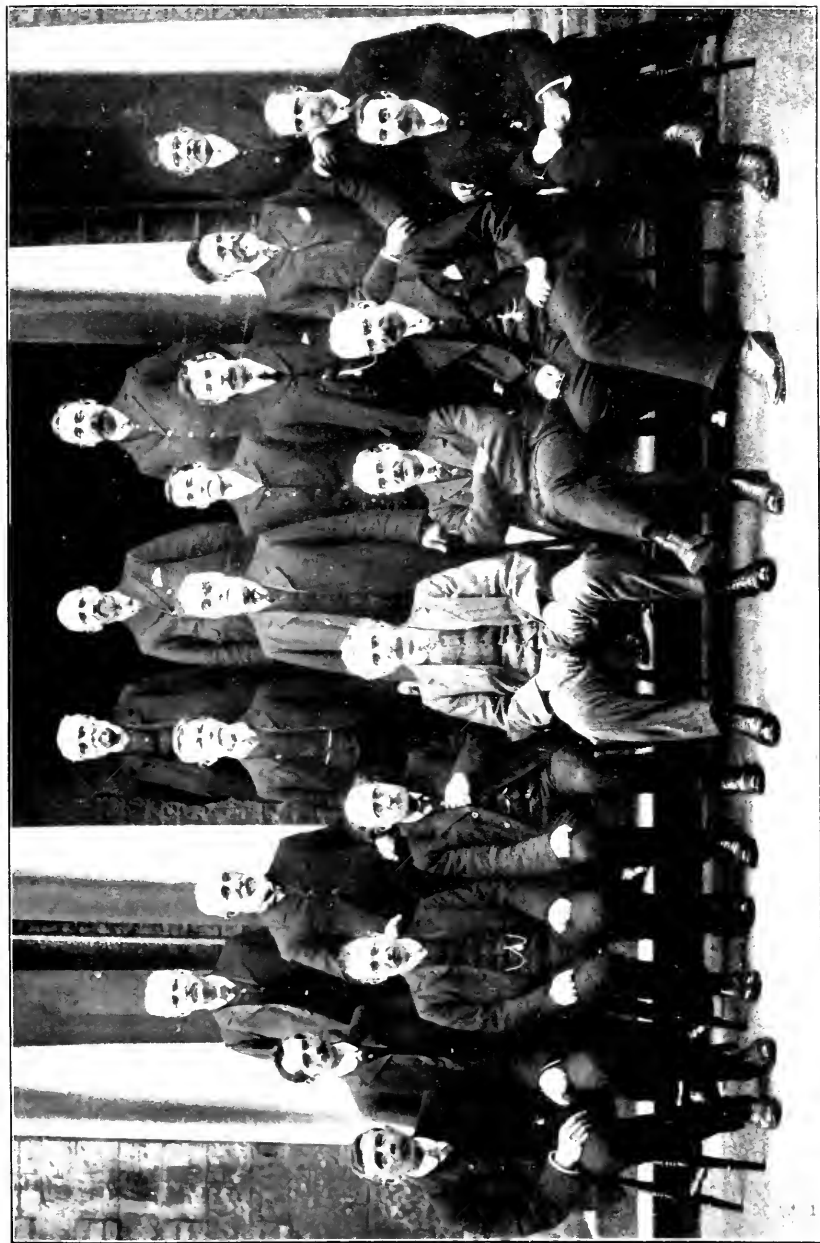
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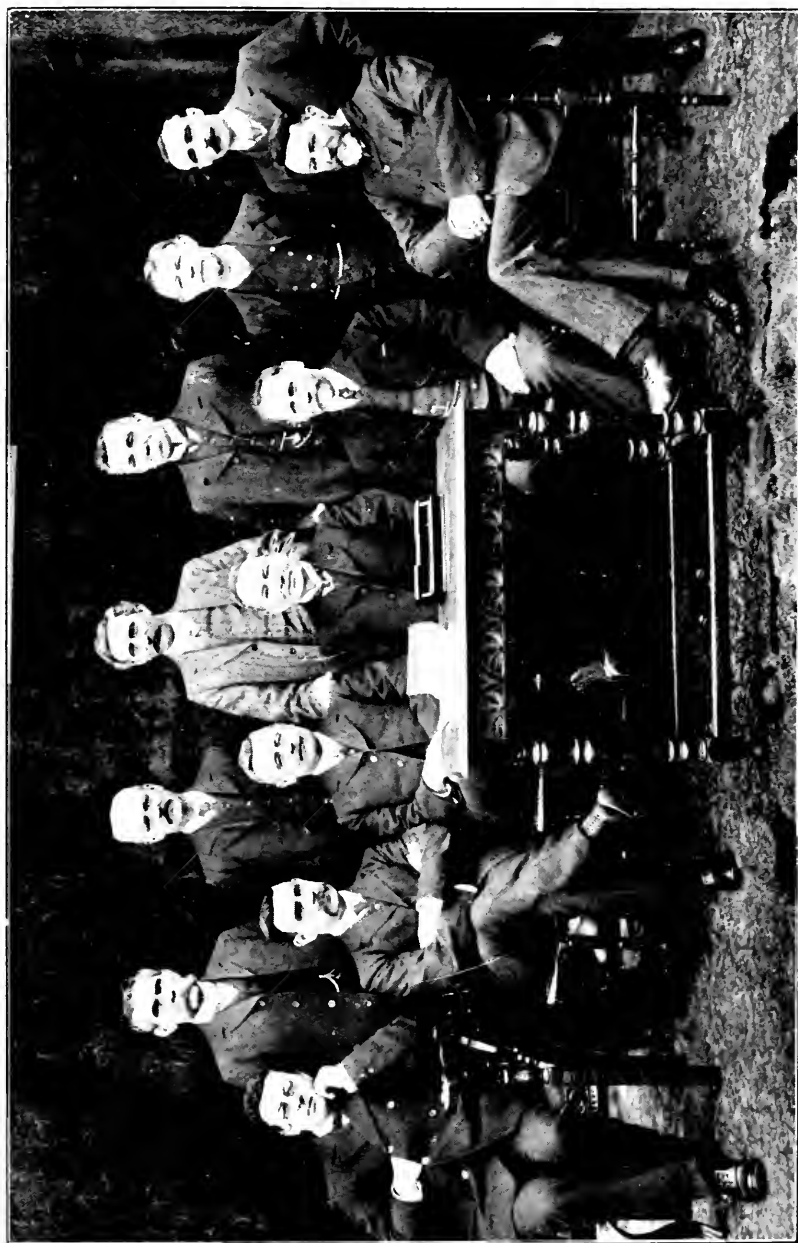
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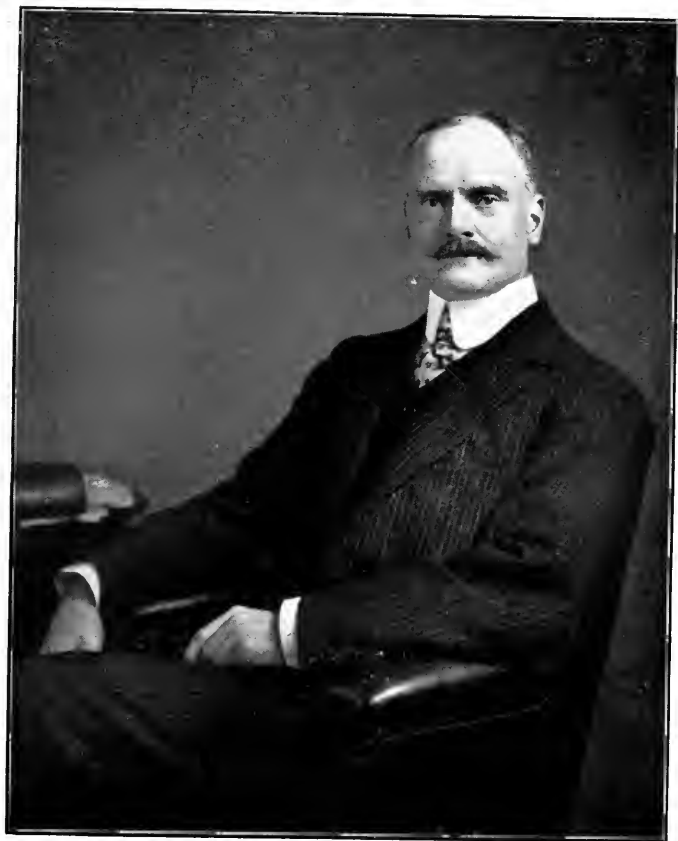
(Vice-Chairman of Congress.)





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(Who delivered the Inaugural Address.)





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(General Secretary.)





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(President, Plymouth Society, who presided at the opening of the Congress Exhibition.)





MR. A. N. STROUD (Plymouth).

(Who opened the Congress Exhibition.)





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(National Union of Teachers.)



MR. T. H. J. UNDERDOWN.  
(National Union of Teachers.)



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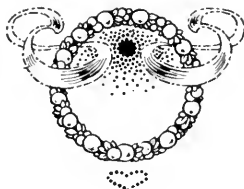
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# List of Delegates and Representatives Present at the Congress.

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## (1) Representatives of other Countries.

- AUSTRIA.—Central Union and Co-operative Wholesale Society: Dr. B. Karpeles and Mrs. B. Karpeles.
- BELGIUM.—Federation of Belgian Distributive Societies: Mr. V. Serwy.
- DENMARK.—Co-operative Wholesale Society: Mr. S. Jørgensen.
- FRANCE.—Union of Distributive Co-operative Societies: Mr. E. de Boyve. "Co-operative de Gros": Mr. A. Daudé-Bancel. Union of Socialist Co-operative Societies: Mr. Anjollini. Co-operative Wholesale Society (Socialist): Mr. L. Héliès.
- GERMANY.—Co-operative Wholesale Society: Messrs. E. Seherling and E. Markus. Union of German Distributive Societies: Mr. H. Kaufmann.
- NORWAY.—Co-operative Union of Norway: Mr. O. Dehli.
- SWEDEN.—Co-operative Union of Sweden: Messrs. C. W. Schmidt and O. Klang.
- SWITZERLAND.—Swiss Union of Distributive Societies: Dr. O. Sehär and Dr. Weckerle.

## (2) Representatives from other Bodies, &c.

- INTERNATIONAL CO-OPERATIVE ALLIANCE.—Messrs. W. Maxwell, J.P., and A. Williams, M.P.
- TRADES UNION CONGRESS.—Mr. J. Butterworth
- NATIONAL UNION OF TEACHERS.—Messrs. H. Coward and T. H. J. Underdown.
- LABOUR DEPARTMENT, BOARD OF TRADE.—Mr. J. J. Dent.
- REGISTRY OF FRIENDLY SOCIETIES.—Mr. W. H. Tozer.

## (3) Members of the Central Board, other than those delegated by Societies.

- MIDLAND SECTION.—Messrs. D. Bailey (Birmingham), G. Bastard (Leicester), J. Butcher (Rugby), S. Butler (Long Eaton), J. Langley (Kettering), D. McInnes (Secretary), W. Millerchip (Walsall), F. Rankin (Derby), S. Redfern (Burton-on-Trent), C. A. W. Saxton (Worcester), and E. L. Griffiths (Hon. Member).
- NORTHERN SECTION.—Messrs. J. Davison (Bedlington), S. Galbraith (Durham), J. Murdoch (Workington), W. R. Rae (Sunderland), J. Smith (Middlesbrough), T. Thompson (North Shields), and W. Clayton (Secretary).
- NORTH-WESTERN SECTION.—Messrs. E. Booth (Huddersfield), W. Dewhurst (Colne), J. Dickinson (Greenodd, near Ulverston), W. E. Dudley (Runcorn), S. Fairbrother Bolton), S. R. Foster (Bingley), G. Goodenough (Castleford), J. Greenwood (Hebden Bridge), W. Gregory (Preston), J. E. Kilburn (Dewsbury), J. Lowe (Crewe), J. Pollitt (Swinton), T. Redfearn (Heckmondwike), J. Shepherd (Rawtenstall), H. Stottard (Oldham), G. Wheelhouse (Barnsley), B. Woolfenden (Rochdale), and T. Horrocks (Secretary).
- SCOTTISH SECTION.—Messrs. James Allan (Glasgow), J. Deans (Secretary), D. McCulloch (Glasgow), J. Patterson (Fife), A. Purdie (Edinburgh), and G. Wilson (Bannockburn).
- SOUTHERN SECTION.—Messrs. W. H. Berry (London, E.), W. T. Charter (Cambridge), M. H. Clear (Sheerness), S. Foulger (Ipswich), Mrs. M. A. Gasson (London, W.), A. W. Golightly (London, E.), A. Hainsworth (Woolwich), R. Rowsell (Reading), B. Williams (Letchworth), and H. J. May (Secretary).
- SOUTH-WESTERN SECTION.—Messrs. A. Bullock (Secretary), W. J. Gilbert (Plymouth), R. R. Pryne (Dartmouth), J. Pryor (Devonport), H. Westbury (Bridgwater), and T. Gidley (Hon. Member).
- WESTERN SECTION.—Messrs. W. H. Bryant (Blaenavon, Mon.), R. R. Chappell (Gloucester), J. R. Davies (Swansea), L. W. Richards (Blaina, Mon.), and E. R. Wood (Ton Pentre).
- ASSISTANT SECRETARY.—A. Whitehead.

## (4) Delegates from Societies and Conference Associations.

NAME OF SOCIETY.	DELEGATES.
1 Aberdare .....	Davies, T.
2 " .....	Protheroe, G. R.
3 Aberdeen Northern .....	Bisset, G.
4 Abergavenny .....	Beard, S. T.
5 Abersychan British and Talywain .....	Davies, J.
" " " .....	Harris, B.
" " " .....	Maggs, J.
6 Accrington and Church .....	Brownbill, G.
7 " " .....	Dearden, D.
8 Addlestone .....	Brown, A. J.
9 Adlington .....	Brown, J. W.
10 Airedale Worsted Manufacturers .....	Bastow, C.
11 Alcester .....	Barber, T.
" .....	Barber, Mrs. T.
" .....	Heath, R.
" .....	Morris, W. J.
12 Alcester Needlemakers .....	Morris, Mrs. W. J.
13 Alloa .....	Davis, B. W.
" .....	Ferguson, J.
14 Alltwn and Pontardawe .....	Hall, J.
" " .....	Davies, W. J.
" " .....	Walters, R.
15 Andover .....	Williams, G.
" .....	Aspin, R.
16 Andrews Watch Manufacturers .....	Aspin, Mrs. R.
17 Annesley Woodhouse .....	Andrews, W.
18 Annfield Plain .....	Hinchcliffe, G.
" " .....	Bainbridge, J.
" " .....	Pigg, W. R.
19 Ashford .....	Weston, G.
20 Ashington Industrial .....	Houleroft, Miss E.
21 Ashton-under-Lyne .....	Greig, A.
" .....	Bown, H.
" .....	Broadbent, L.
22 Aspatia Industrial .....	Thompson, J.
" " .....	Dodgson, S.
" " .....	Goudge, H. T.
23 Avalon Boot and Shoe (Rothwell) .....	Temple, J.
24 Avonbank .....	Tebbutt, F.
25 Aylesbury .....	Reid, J.
" .....	Marshall, S. L.
26 Banbury .....	Bonham, J. W.
" .....	Cooke, H. J.
" .....	Neal, W.
27 Bangor .....	Webb, J.
28 Bannockburn .....	Edwards, W.
29 Barnsley .....	Wright, D.
" .....	Dutson, W.
" .....	Elliott, J.
" .....	Gilleghan, M.
" .....	Haywood, E.
" .....	Horne, J. H.
" .....	Jones, S.
" .....	Senior, J.
" .....	Wheelhouse, Mrs. G.
" .....	Whitham, C. E.
" .....	Woollerton, F.
" .....	Wroe, A. J.
30 Barrhead .....	Wroe, Mrs. A. J.
" .....	Buchanan, W.
31 Barrow-in-Furness .....	Paterson, R.
" .....	Crooks, G. H.
" .....	Horton, W.
" .....	Nichols, W. G.

NAME OF SOCIETY.	DELEGATES.
30 Barry and District .....	Sawyer, A. A.
31 Barwell .....	Geary, G.
32 Basingstoke .....	Needham, A.
33 Batley .....	Ellingham, T. J.
" .....	Hargreaves, S.
" .....	Heald, C.
" .....	Ineson, B.
" .....	Parr, T. S.
34 Bedlington .....	Sheard, Mrs. J.
" .....	Campbell, J.
35 Belfast .....	Matthews, J.
" .....	Gilchrist, D.
" .....	Knox, W. M.
36 Bellshill and Mossend .....	M'Combe, J.
" .....	Burns, R.
37 Berkhamstead .....	White, D.
38 Beswick .....	Day, J.
" .....	Chadwick, T.
" .....	Chadwick, Mrs. T.
39 Billington and Whalley .....	Roddiss, W.
40 Bingley .....	Dewhurst, J. W.
" .....	Denby, J.
" .....	Foster, Mrs. S. R.
" .....	Hartley, B. J.
" .....	Hartley, W.
41 Birkenhead .....	King, V. E.
" .....	Evans, G. E.
" .....	Feather, F.
42 Birkenshaw .....	Maddock, J.
" .....	Clough, E.
43 Birmingham Industrial .....	Holmes, R.
" .....	Eades, A.
" .....	Henson, J.
" .....	Henson, T. J.
" .....	James, J. J.
" .....	Millington, J.
" .....	Round, A. B.
" .....	Siddens, F.
" .....	Sobey, F.
" .....	Stein, Mrs. F.
44 " Printers .....	Tucker, H. J.
45 Birstall .....	Bruff, F. H.
" .....	Redfearn, P. G.
" .....	Swain, J. E.
46 Birtley .....	Wykes, A.
" .....	English, J.
" .....	Haskett, W.
" .....	Knox, F.
" .....	Mellon, T.
47 Bishop Auckland .....	Smailes, R.
" .....	Elliott, J. W.
" .....	Kellett, H. N.
" .....	Mansfield, J.
" .....	Snaith, G.
" .....	Staley, T.
48 Blackburn—Daisyfield .....	Collins, M.
49 " Grimshaw Park .....	Greenwood, J.
50 " Industrial .....	Greenwood, Mrs. J.
" .....	Duerden, P.
" .....	Ormerod, H.
51 Blackpool .....	Sharples, J.
" .....	Barker, J.
" .....	Haworth, E.
" .....	Haworth, Mrs. E.
" .....	Moore, R.
52 " Union Printers .....	Potts, E.
53 Blaenavon .....	Maddison, F.
" .....	Davies, I.
" .....	Godfrey, S.
" .....	Griffiths, A.

## LIST OF DELEGATES.

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NAME OF SOCIETY.	DELEGATES.
53 Blaenavon .....	Vaughan, G.
54 Blaia .....	Allen, T. W.
" .....	Beddoe, M.
" .....	Davies, J. P.
" .....	Godwin, T. H.
" .....	Pembro, T. R.
" .....	Richards, jun., L. W.
" .....	Rhyddarch, W.
" .....	Warfield, H.
55 Blaydon-on-Tyne .....	Clark, J.
" .....	Shotton, W. V.
56 Bletchley and Fenny Stratford .....	Gascoigne, E.
57 Boldon Collieries .....	Sutherland, J.
58 Bolton .....	Bowcock, H.
" .....	Bowcock, W.
" .....	Forber, W.
" .....	Grindrod, J. M.
" .....	Hilton, Mrs. W. A.
" .....	Hirst, J. W.
" .....	Hirst, Mrs. J. W.
" .....	Hobson, J.
" .....	Lander, Mrs. W.
" .....	Lawson, J. W.
" .....	Leather, J.
" .....	Leather, Mrs. J.
" .....	Lee, T.
" .....	Lever, W.
" .....	Pomfret, J.
" .....	Pomfret, Mrs. J.
" .....	Taylor, J.
" .....	Taylor, Mrs. J.
59 Bovey Tracey .....	Parker, W. A.
" .....	Stephens, G.
60 Bradford Cabinetmakers .....	Lund, H.
61 City of .....	Allatt, J.
" .....	Baldwin, J.
" .....	Bennett, C.
" .....	Bennett, J.
" .....	Bland, Mrs. M. E.
" .....	Denman, F.
" .....	Denni-on, W. W.
" .....	Ellis, E.
" .....	Guy, J.
" .....	Hargreaves, E.
" .....	Hodgson, H.
" .....	Mallison, J.
" .....	Mellor, H.
" .....	Morrell, J.
" .....	Norris, A.
" .....	Oldfield, Miss C.
" .....	Ratcliffe, S. R.
" .....	Richardson, S.
" .....	Shackleton, S. W.
" .....	Smith, E.
" .....	Tate, B.
62 Bridgwater .....	Hill, F.
" .....	Westbury, Mrs. H.
63 Brighouse .....	Aspinall, A.
" .....	Eastwood, H.
" .....	Ibbetson, C. H.
" .....	Morris, J.
" .....	Pearson, E.
" .....	Wood, C.
64 Brighton .....	Bamden, J.
" .....	Dallaway, W.
" .....	Dallaway, Mrs. W.
" .....	Webber, G.
" .....	Wilkinson, W. A.
65 Brightside and Carbrook .....	Blythe, W. A.
" .....	Dent, J.

NAME OF SOCIETY.	DELEGATES.
65 Brightside and Carbrook .....	Dent, Mrs. J.
" " .....	Firth, F.
" " .....	Firth, J.
" " .....	Knott, E. A.
" " .....	Knott, Mrs. E. A.
" " .....	Nagle, J. G.
" " .....	Nagle, Mrs. J. G.
" " .....	Newman, W.
" " .....	Simpson, R.
" " .....	Wilson, J. R.
66 Bristol .....	Found, Mrs.
" .....	Hampton, A. E.
" .....	Hillman, W.
" .....	Maddrick, —
" .....	Marks, J.
" .....	Petherick, W. J.
" .....	Pope, S. C.
" .....	Treble, Mrs.
" .....	Whitehead, S.
67 " Beehive Thrift .....	Smith, H.
68 Bromley and Crays .....	Ellingham, Miss C.
" .....	Fooks, L. W.
" .....	Santer, J. R.
69 Bromsgrove Nail Forgers .....	Powell, J.
70 Buckfastleigh .....	Arscott J.
" .....	Pengelly, J.
71 Burnley .....	Baldwin, J.
" .....	Benson, Mrs.
" .....	Blakeborough, S.
" .....	Eastwood, Mrs. C. W.
" .....	Rawlinson, T.
" .....	Spencer, W.
" .....	Wilkinson, E.
72 " Self-Help Manufacturing .....	Bountiff, S. G.
73 Burry Port .....	Eager, J.
74 Burslem .....	Barnish, W.
" .....	Hayward, F.
75 Burton Latimer .....	Johnson, Mrs.
76 Burton-on-Trent .....	Fidkins, A.
" .....	Lucas, F.
77 Bury .....	Heys, P.
" .....	Ramsden, W.
78 Caincross and Ebley .....	Hoskins, A. G.
" .....	Pearce, O. J.
79 Calderdale Clog Sundries .....	Bentley, J. W.
80 Cambridge .....	Collins, C. G.
" .....	Golding, G. J.
81 Cardiff .....	Burgess, W. J.
" .....	Sykes, J. C.
82 Carlisle .....	Fleming, J.
" .....	Lorrimer, W.
83 Castleford Industrial .....	Holmes, B.
" .....	Jackson, J. P.
" .....	Lightfoot, G.
" .....	Robinson, A.
" .....	Williams, T. M.
84 Cathcart .....	Elliott, A.
85 Chard .....	Boon, T.
" .....	Cottell, T. H.
" .....	Dolling, T.
" .....	Taylor, J.
86 Chatham .....	Rosenberg, G. A.
" .....	Webb, H. S.
87 Chesham .....	Hollis, G.
" .....	Hollis, Mrs. G.
88 " Boot and Shoe .....	Barnes, J.
89 Chester .....	Atkinson, J. F.
" .....	Jepson, G.

NAME OF SOCIETY.	DELEGATES.
90 Chesterfield .....	Cadman, W.
91 Chester-le-Street .....	Marples, B.
" .....	Bruce, J.
" .....	Hodgson, W.
92 Chipping Norton .....	Hollows, T.
93 Churchtown .....	Carrington, J.
" .....	Allen, J.
94 Cinderford .....	Houldsworth, R.
" .....	Perkins, M. H.
95 Cinderhill .....	Wright, T. W.
" .....	Fisher, S.
" .....	Hooton, C.
96 Clayton-le-Moors .....	Stevenson, W.
" .....	Pearce, J.
97 Cleator Moor .....	Walne, J.
" .....	Batson, W.
" .....	Campbell, J.
" .....	Gibson, W.
" .....	Hoskin, T.
" .....	Hutchinson, J.
98 Cleckheaton .....	Walton, R.
" .....	Brown, Mrs. J.
" .....	Hall, S.
" .....	Hall, Mrs. S.
99 Clown .....	Wilcock, R.
" .....	Brown, F.
100 Clydebank .....	Calow, A.
" .....	Crichton, J.
101 Coalville .....	Howie, A.
" .....	Gray, L. H.
102 Coatbridge .....	Marston, C. E.
" .....	Ellis, R.
103 Codnor Park and Ironville .....	Murdock, J.
" .....	Fearn, Wm.
104 Colchester and East Essex .....	Wright, J. A.
" .....	Ayling, A. E.
" .....	Ayling, Mrs. A. E.
" .....	Bultitude, R.
" .....	Cork, R. B.
" .....	Humm, A.
105 Colne and District .....	Scott, H. J.
" .....	Atkinson, E.
106 Colne Vale Corn Millers .....	Duerden, J.
107 Compstall .....	Pogson, T. E.
" .....	Chadwick, F.
108 Congleton .....	Hewitt, A.
" .....	Conway, E.
" .....	Brooks, A. J.
" .....	Davenport, G.
109 Consett .....	Green, A.
" .....	Graham, G.
110 Co-operative Insurance .....	Reed, T.
" .....	Bamforth, W.
" .....	Hilton, W. A.
" .....	Odgers, J.
" .....	Oliver, J.
111 Co-operative Newspaper .....	Wood, T.
" .....	Blakeborough, S.
" .....	Briggs, N.
" .....	Hirst, H.
112 Co-op. Printing (Manchester) .....	Wood, S.
" .....	Ince, G. A. R.
113 Co-operative Productive Federation (Leicester) .....	Magin, J.
114 Co-op. Secretaries' Association .....	Sellers, W. F.
115 Co-op. Sundries (Droylsden) .....	Halstead, R.
116 Co-operative Wholesale .....	Procter, E.
" .....	Howarth, R.
" .....	Brodrick, T.
" .....	Ciappessoni, F. A.
" .....	Elsey, H.

NAME OF SOCIETY.	DELEGATES.
116 Co-operative Wholesale.....	Graham, W. D.
" ".....	Holt, R.
" ".....	Johns, J. E.
" ".....	Lander, W.
" ".....	Marshall, C.
" ".....	Parkes, M.
" ".....	Pingstone, H. C.
" ".....	Shillito, J.
" ".....	Thorpe, G.
" ".....	Threadgill, A. E.
" ".....	Tweddell, T.
" ".....	Wilkins, H. J. A.
" ".....	Youngs, H. J.
117 Cornforth and Coxhoe.....	Bennett, T.
" ".....	Smith, E.
118 Coventry Perseverance.....	Adam, W.
" ".....	Clay, J.
" ".....	Crompton, J.
" ".....	Harris, J. T.
" ".....	Jones, W.
" ".....	Wood, W. E.
119 " Watch Manufacturing.....	Collett, A.
120 Cowlairs.....	Hunter, C.
" ".....	Young, W.
121 Coxlodge and Fawdon.....	Tetlow, Mrs. B.
122 Cradoc.....	Davies, Rev. J.
123 Cramlington.....	Rutherford, W.
" ".....	Stanbury, W.
124 Crewe.....	Chapman, T.
" ".....	Chapman, Mrs. T.
" ".....	Derbyshire, E.
" ".....	Farr, F.
" ".....	Littlewood, D.
" ".....	Littlewood, Mrs. D.
125 Crosland Moor.....	Ibeson, B.
126 Croydon.....	Dale, W. F.
" ".....	Smyth, J.
127 Cwmbach.....	Jones, E.
" ".....	Lewis, D.
" ".....	Llewellyn, J.
" ".....	Thomas, E.
" ".....	Williams, T.
128 Cwmtillery.....	Gain, J.
" ".....	Hill, W.
129 Dalton-in-Furness.....	Varcoe, J. T. S.
130 Dalziel.....	Anderson, J.
" ".....	Russell, A.
131 Dartmouth.....	Rundle, W.
132 Darwen Industrial.....	Ainsworth, W.
" ".....	Catterall, S. J.
" ".....	Eccles, R.
" ".....	Howarth, T.
" ".....	Thompson, Mrs. B.
" ".....	Westwell, Mrs. A. A.
133 Daventry.....	Simpson, P. W.
134 Delabole.....	Pearce, R.
135 Delph.....	Farrand, F.
136 Denholme.....	Holden, H.
" ".....	Whalley, H.
137 Derby.....	Dolman, E.
" ".....	Hardy, J.
" ".....	Holroyd, T.
" ".....	Rest, J. B.
" ".....	Roe, E. G.
" ".....	Thorpe, J.
" ".....	Wigginton, H.
138 Derwent Flour Mill.....	Stoddart, A.
139 Desborough.....	Marlow, J.

## LIST OF DELEGATES.

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NAME OF SOCIETY.	DELEGATES.
139 Desborough .....	Panter, S.
140 " Boot and Shoe .....	Winsall, R.
141 Dewsbury .....	Dawson, G.
" .....	Dawson, Mrs. G.
" .....	Kilburn, Mrs. J. E.
" .....	Knight, J.
" .....	Lapish, Mrs. M. A.
" .....	Mason, T.
" .....	Mason, Mrs. T.
" .....	Milnes, D.
" .....	Thomson, T. H.
" .....	Thomson, Mrs. T. H.
142 " Co-operative Laundry .....	Brown, J.
143 Doncaster .....	Cooper, —
" .....	Gillies, J.
" .....	Goodyear, C. E.
" .....	Wightman, C.
144 Droylsden .....	Grimshaw, T.
" .....	Silson, F.
" .....	Stopford, J.
145 Dumbarton .....	Gray, J.
146 Dunfermline .....	Greig, C.
" .....	Nicol, G.
" .....	Wilson, Mrs. J. Mac-
	donald.
147 Eastleigh .....	Boyer, J.
" .....	Sutton, A. E.
148 Eaves Self-Help Manufacturing .....	Greenwood, Mrs. J.
149 Ebbw Vale .....	Evans, J. M.
" .....	Jones, W.
" .....	Meredith, T. H.
" .....	Brewer, W.
150 Eccles Manufacturing .....	Higgin, A.
151 " Provident .....	Bates J. W.
" .....	Blackburn, J. W.
" .....	Hill, Mrs. J.
" .....	Mort, S.
" .....	Wright, Mrs. S. A.
152 Ecclehill .....	Hey, J.
" .....	Hey, Mrs. J.
153 Edinburgh People's Bank .....	Lockhead, Mrs. J.
154 " Printing .....	Lockhead, J.
155 " St. Cuthbert's .....	Bell, W.
" .....	Clunie, J.
" .....	Clunie, Mrs. J.
" .....	Lyon, A.
" .....	Macdonald, W.
" .....	Macpherson, C. W.
" .....	Mallace, A.
" .....	Mallace, Mrs. A.
" .....	Wilson, J.
156 Egremont .....	Daniels, W.
" .....	Thomas, J. A.
157 Enderby .....	Biggs, H.
" .....	Theakstone, J. H.
158 Enfield Highway .....	Price, W. G.
" .....	Sewell, J.
159 Epping .....	Pightling, G. H.
160 Exeter .....	Mundy, E. R. S.
" .....	Mundy Mrs. E. R. S.
" .....	Pengelly, J. I.
161 Exmouth .....	Lucas, E. C.
162 Failsworth .....	Jagger, J. E.
" .....	Smith, F.
163 Farnworth and Kearsley .....	Barlow, T.
" .....	Morgan, T.
" .....	Shaw, G.

NAME OF SOCIETY.	DELEGATES.
163 Farnworth and Kearsley .....	Walsh, Mrs. M.
164 Felling Industrial. ....	Wolstencroft, J.
165 Flectwood. ....	Booth, J. F.
166 Frampton Cotterell. ....	Booth, Mrs. J. F.
" .....	Barrowclough, A.
" .....	Conroy, C.
" .....	Threlfall, W.
" .....	Pope, Mrs. E. C.
" .....	Treble, W.
167 Gainsborough .....	Foster, J. F.
168 Galashiels and Waverley .....	Douce, C. A.
169 Garden City Co-operators .....	Little, Mrs. T.
170 " Press .....	Cole, J. W.
171 Gateshead .....	Rogers F. W.
" .....	Brack, J.
" .....	Douthwaite, G.
" .....	Pimlett, E.
172 Gilsland Convalescent Home. ....	Thornton, W.
173 Glasgow—Drapery and Furnishing .....	Graham, E. J.
174 " Eastern .....	Haddow, H.
" .....	Simpson, J.
" .....	Gilchrist, R.
175 " Kinning Park .....	Kelly, H.
" .....	Trodden, R.
176 " Progress .....	Coventry, T.
177 " St. George .....	Greer, W.
178 " United Baking .....	Drumie, D.
" .....	Gilchrist G. B.
" .....	Strang, R. A.
" .....	Forsyth, J.
" .....	McDiarmid, A.
" .....	Rowatt, W.
" .....	Shiels, M.
179 Glenfield Progress Boot and Shoe .....	Walker, J. B.
180 Glossop Dale .....	Brewin, J. H.
181 Gloucester .....	Sykes, J.
" .....	Brookes, J. T.
" .....	Brookes, Mrs. J. T.
" .....	Hill, E. J.
" .....	Prosser, H. R.
182 Godalming .....	Templeman, R. J.
183 Goole .....	Bridger, E.
" .....	Pettatt, G. J.
" .....	Craike, A.
" .....	Holmes C.
184 Grantham .....	Jackson, W.
" .....	Bradshaw, W.
185 Grays .....	Worley, H.
" .....	Pickup, T.
" .....	Ramsey, E. C.
" .....	Smith, C. W.
" .....	Smith, G. D.
186 Great Grimsby .....	Warren, W. G.
" .....	Hart, E.
187 Great Harwood .....	Hoe, E.
" .....	Cook, R.
188 Great Horton .....	Sefton, W.
" .....	Exley, A.
" .....	Hardwick, J.
" .....	Prestley, G.
" .....	Silson, W.
189 Great Wigston .....	Weatherhead, R.
190 Great Yarmouth .....	Waterfield, J. G.
191 Greenfield .....	Johnson, T. I.
" .....	Buckley, J.
192 Guildford .....	Hirst, J.
" .....	Aldridge, H. R.
" .....	Nunn, H.

NAME OF SOCIETY.	DELEGATES.
193 Halifax Flour.....	Emsley, U.
" ".....	Crossley, J.
" ".....	Sewell, H.
194 " Industrial.....	Carter, A. B.
" ".....	Carter, Mrs. A. B.
" ".....	Garside, F.
" ".....	Holden, J.
" ".....	Holden, Mrs. J.
" ".....	Holden, W. T.
" ".....	Holden, Mrs. W. T.
" ".....	Kershaw, A. W.
" ".....	Shaw, J. H.
" ".....	Smith, D.
" ".....	Smith, Mrs. D.
195 Hamilton Central.....	Agnew, J.
" ".....	Craig, G.
196 Hamilton Palace Colliery.....	Anderson, R.
197 Handsworth Woodhouse.....	Walker, R.
198 Harrogate.....	Hewitt, T.
" ".....	l'Anson, F.
199 Hartlepoons.....	Jones, W. H.
" ".....	Schofield, R.
" ".....	Schofield, Mrs. R.
" ".....	Stainsby, J. S.
" ".....	Watters, W. G.
200 Hasland.....	White, R.
201 Hawick.....	Ainslie, B.
" ".....	Haddon, J.
202 Haworth.....	McKechnie, J.
" ".....	Pickles, Mrs. L.
203 Hebden Bridge Fustian.....	Ainley, L.
" ".....	Stocks, Mrs. L.
" ".....	Greenwood, S.
204 " Industrial.....	Pickles, G.
" ".....	Stansfield, J.
" ".....	Stocks, L.
205 Heckmondwike.....	Allott, Mrs. E.
" ".....	Hepworth, B.
" ".....	Hepworth, Mrs. B.
" ".....	Hirst, R.
" ".....	Hirst, Mrs. R.
" ".....	Redfearn, Mrs. T.
" ".....	Walker, J. W.
" ".....	Walker, Mrs. J. W.
206 " Dyeing and Cleaning.....	Elliot, J.
207 Heywood.....	Barlow, J.
" ".....	Barlow, Mrs. J.
" ".....	Dickie, H.
208 Higham Ferrers Boot and Shoe.....	Parr, T.
209 Higher Hurst.....	Clough, J.
" ".....	Fish, J.
" ".....	Lees, J. A.
210 Honiton.....	Aggett, A. E.
211 Horbury.....	Hanby, J. T.
" ".....	Longbottom, H.
212 Horwich.....	Leigh, H.
" ".....	Platt, J.
213 Hucknall Torkard.....	Howitt, J. C.
" ".....	Kirk, R.
" ".....	Smith, E.
" ".....	Whitt, C.
214 Huddersfield.....	Dawson, R.
" ".....	Dohson, J.
" ".....	Hawley, J.
" ".....	Ingham, A.
" ".....	Nichol, A. P.
" ".....	Milnes, J.
" ".....	Prentis, J. T.
" ".....	Shaw, A.
" ".....	Wilson, G.

NAME OF SOCIETY.	DELEGATES.
215 Huncote .....	Hunt, J.
216 Hyde .....	Lees, H.
" .....	Shaw, A.
217 Ideal Clothiers (Wellingboro') .....	Craxton, T. C.
218 " " .....	Jessop, L.
218 Ilfracombe .....	Matthews, W. E.
219 Ilkeston .....	Page, S.
" .....	Swindell, S.
220 Ipswich .....	Baskett, C.
" .....	Catchpool, W.
" .....	Pierce, C.
" .....	Puiham, C.
221 Irish Agricultural Organisation .....	Anderson, R. A.
222 Irish Agricultural Wholesale .....	Bellew, Bt., Sir H. G.
223 Ironbridge and Coalbrookdale .....	Lloyd, F.
" " " .....	Lloyd, Mrs. F.
224 Jarrow and Hebburn .....	Carr, J.
" " .....	Gorden, W.
225 Keighley .....	Crabtree, Mrs. F.
" .....	Holmes, E.
" .....	Midgley, F.
" .....	Midgley, Mrs. F.
" .....	Moore, S.
" .....	Rollison, R.
" .....	Thorn, E.
" .....	Thorn, Mrs. E.
" .....	Whitaker, H.
" .....	Whitaker, Mrs. H.
226 " District Laundries .....	Moulding, B.
227 Kettering .....	Ballard, Wm.
" .....	Ballard, Mrs. W.
" .....	Chapman, J.
" .....	Dorr, F. W.
" .....	Mason, G.
" .....	Panther, T.
228 " Boot and Shoe .....	Marlow, E.
" .....	Shrive, G.
229 " Clothing .....	Daniels, H.
" .....	Smith, W.
230 " Corset Manufacturers .....	Windsor, W.
231 " "Union" Boot and Shoe .....	Potter, H. J.
232 Kidderminster .....	Adams, A. W.
" .....	Shutt, W.
" .....	Tanner, A.
" .....	Tanner, Mrs. A.
233 Killamarsh .....	Burgin, M.
" .....	Cusworth, E.
234 Kilmarnoek .....	McDonald, G.
235 Kingsbridge .....	Pryor, Mrs. J.
236 Kingston-upon-Hull .....	Algar, T.
" .....	Boynton, A. J.
237 Kirkby-in-Ashfield .....	Butler, J.
" .....	Jewsbury, A.
" .....	Shacklock, J. G.
" .....	Sharpe, W.
238 " Manufactures .....	Milward, F.
239 Lancaster and Skerton .....	Harrison, A. E.
" .....	Hayes, H.
" .....	Hayes, Mrs. H.
" .....	Hudson, Mrs.
" .....	Ireland, Mrs.
" .....	Jackson, W.

NAME OF SOCIETY.	DELEGATES.
239 Lancaster and Skerton .....	Jackson, Mrs. W.
" .....	Moore, Mrs.
" .....	Rose, W. G.
" .....	Rose, Mrs. W. G.
" .....	Varley, A.
240 Lane Dyehouse .....	Varley, Mrs. A.
241 Langley Mill and Aldercar .....	Hinchcliffe, S.
" .....	Brooks, T. H.
" .....	Brooks, Mrs. T. H.
" .....	Brown, Wm.
" .....	Grainger, R.
242 Leatherhead .....	Dixon, Miss L.
243 Leeds Industrial .....	Armitage, Mrs. M.
" .....	Binns, J.
" .....	Bolton, Mrs. E.
" .....	Burnley, W. T.
" .....	Clay, W.
" .....	Clay, Mrs. W.
" .....	Craven, W. E.
" .....	Fawcett, J. W.
" .....	Fletcher, J.
" .....	Fletcher, Mrs. J.
" .....	Gratton, J. C.
" .....	Gratton, Miss A.
" .....	Hollings, J. W.
" .....	Hollings, Mrs. J. W.
" .....	Hollock, E. T.
" .....	Horsfall, J.
" .....	Hutchinson, R.
" .....	Knapp, Mrs. C.
" .....	Lloyd, J.
" .....	Schofield, A.
" .....	Sellers, Mrs. W. F.
" .....	Spencer, T.
" .....	Stead, G.
" .....	Storey, J. W.
" .....	Wade, J.
" .....	Windsor, W.
244 Leek Silk Twist .....	Hassall, W.
245 Lee Moor .....	Bettes, J.
246 Lees and Cross Roads .....	Hartley, F.
" .....	Hartley, T.
247 Leicester .....	Dicks, A.
" .....	Dove, H.
" .....	Hubbard, W. G.
" .....	McCarthy, D.
" .....	Walters, J.
248 " Anchor Boot & Shoe .....	Mann, A.
" .....	Wilford, T.
249 " Boot and Shoe .....	Hardy, J.
" .....	Plumb, J.
250 " Carriage Builders .....	Stubbs, E. H.
251 " Morning Star Sundries .....	Bent, W. E.
252 " Printing .....	Clarke, H.
253 " Self-Help Boot and Shoe .....	Bodicoat, J.
254 Leicestershire Co-op. Small Holdings .....	Wills, Mrs. E.
255 Leigh .....	Doyle, J.
" .....	Guest, T.
" .....	Hayes, S.
" .....	Horrocks, S.
256 Leith .....	Ross, A.
" .....	Sharp, W. L.
" .....	Terris, A.
257 Lincoln Equitable .....	Beck, G.
" .....	Coulson, W.
" .....	Hewson, W.
" .....	Howard, W. B.
" .....	Turner, Miss A. M.
258 " Land and Building .....	Clapham, W.
259 Lisburn .....	Barbour, H.

NAME OF SOCIETY.		DELEGATES.
259	Lisburn .....	Burke, M.
260	Liskeard St. Clear .....	Angel, J.
	" .....	Toims, J. R.
261	Littleborough .....	Shepherd, J. W.
	" .....	Whitehead, H.
262	Liverpool (City of) .....	Heath, A. S.
	" .....	Heath, Mrs. A. S.
	" .....	Russell, J.
	" .....	Russell, Mrs. J.
263	Llanely .....	Williams, G.
264	London—Agricultural and Horticultural .....	Greening, E. O.
265	" Agricultural Organisation .....	Harris, J. N.
266	" Anchor .....	Burnell, R.
	" .....	Nisbet, J.
267	" Savings Bank .....	Jarvis, H. D.
268	" Civil Service Supply .....	Barber, J.
	" .....	Bignall, J. E.
	" .....	Fleming, J.
269	Co-op. Clothiers .....	Taylor, G.
270	" Bassdressers .....	Threshar, R.
271	" Brotherhood Trust .....	Harris, J. T.
272	Co-operative Permanent Building .....	Webb, A.
273	Co-partnership Tenants .....	Vivian, H.
274	Edmonton .....	Elliot, E.
	" .....	Jackson, W. R.
275	King's Cross Publishing .....	Alcock, G. W.
276	Tenant Co-operators .....	Mansbridge, A.
277	West London .....	Coffin, G.
	" .....	Kennedy, F.
278	Working Men's Club Union .....	Argyle J.
	" .....	Knowles G.
279	Long Eaton .....	Butler, Mrs. S.
	" .....	Dakin, F. C. W.
	" .....	Haigh H.
	" .....	Heyhoe, L.
	" .....	Turner, H.
280	Longridge .....	Hall, P.
	" .....	Mercer, A.
281	Luddendenfoot .....	Fishwick, Mrs S. A.
	" .....	Whitworth, J. A.
282	Luton .....	Stafford, E. J.
	" .....	
283	Macclesfield Equitable .....	Flower, H. R.
	" .....	Hyde, J.
	" .....	Leah, J. E.
	" .....	Murray, J. G.
284	" Silk .....	Leah, Mrs J E.
285	Maldon and Heybridge .....	Hinton, J.
286	Malvern .....	Rawlings, T.
287	Manchester and Salford .....	Bamforth, Mrs. W.
	" .....	Collins, Mrs. G. A.
	" .....	Davies, R. J.
	" .....	Gibson, D.
	" .....	Johnston, J.
	" .....	Nicholls, W.
	" .....	Nicholls, Mrs. W.
	" .....	Pilkinson, Mrs L.
	" .....	Rowbottom, J.
	" .....	Warburton, T.
	" .....	Wood, A.
	" .....	Wright, Mrs. C.
288	Mansfield and Sutton .....	Beazley, B.
	" .....	Dickinson, G. W.
	" .....	Hawksley, R.
	" .....	Somerton, F. W.
289	Maryport .....	Cuthill, W.
	" .....	McDonald, G.
	" .....	Reid, G.
	" .....	Vickers, H.

## LIST OF DELEGATES.

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NAME OF SOCIETY.	DELEGATES.
289 Mafyport.....	Wilson, J.
290 Masborough .....	Ainsworth, E.
" .....	Burton, W.
" .....	Hall, S.
" .....	Pratt, W.
" .....	Schofield, J.
" .....	Wood, J. W.
291 Middlesbrough .....	Baxter, E.
" .....	Baxter, Mrs. E.
" .....	Clark, G. E.
" .....	Clark, Mrs. G. E.
" .....	Kidson, J. J.
" .....	Kidson, Mrs. J. J.
" .....	Pannell, J. T.
" .....	Pannell, Mrs. J. T.
" .....	Pilkington, E. B.
" .....	Smith, Mrs. J.
" .....	Sykes, W.
" .....	Young, G. W.
292 Middleton and Tonge .....	Daniels, R.
" .....	Hilton, J. J.
" .....	Holden, J.
293 Midland Boot Manufacturing.....	Smith, D.
294 Mid-Rhondda.....	Arthur, T. L.
" .....	Rees, T.
295 Millom .....	Cain, Rev. C. S.
" .....	Cain, J. J.
" .....	Whitehead, J.
296 Morley .....	Aveyard, H.
" .....	Dixon, W.
" .....	Fawcett, B.
" .....	Garnett, J. F.
" .....	Stansfield, E.
297 Mossley.....	Carey, S.
" .....	Wyatt, T.
298 Mnselburgh and Fisherrow.....	Johnstone, A.
" .....	Semple, S.
299 Mytholmroyd .....	Ainley, Mrs. A.
" .....	Johnson, S.
300 Neath Abbey and Skewen.....	Jones, S.
301 Nelson .....	Davey, W.
" .....	Hamilton, G. W.
" .....	Hargreaves, R.
" .....	Parkinson, J.
" .....	Smithson, C.
302 Netherfield .....	Rilett, J. G.
303 New Brompton .....	Chapman, J. T.
" .....	Picton, J.
304 Newcastle-on-Tyne .....	Armstrong, P.
" .....	Fender, G. H.
" .....	Fender, Mrs. G. H.
" .....	Graham, Mrs. E. J.
" .....	Reed, Mrs. I.
" .....	Tetlow, B.
305 .....	Tetlow, B.
306 New Mills .....	Hambleton, R.
" .....	Simpson, T.
307 Newport (Mon.) .....	Davies, E.
" .....	Greening, C.
" .....	Moss, G. A.
" .....	Popham, R.
" .....	Squire, L. M.
308 New Swindon Industrial .....	Braund, J. L.
" .....	Williams, J.
309 Newton Abbot .....	Andrews, R.
" .....	Cane, J.
310 Northampton .....	Stock, W.
" .....	Tootell, J. O.

NAME OF SOCIETY.	DELEGATES.
310 Northampton .....	Tootell, Mrs. J. O.
311 Northamptonshire Productive .....	Green, F.
312 North Shields .....	Morton, E. F.
313 North Western Educational Committees' Association .....	Armitage, J. S.
314 Norwich .....	Gillingwater, R.
" .....	Hagg, A. J.
315 Nottingham .....	Bonsall, R.
" .....	Bowles, H. E.
" .....	Judd, A.
" .....	West, W. G.
316 " Printers .....	Douse, W. J.
317 Nuneaton .....	Bray, R. A.
" .....	Farr, W.
" .....	Watson, J. F.
" .....	Wilkinson, H.
318 Oldham Equitable .....	Rostern, E.
" " .....	Stuttard, Mrs. H.
" " .....	Webster, J.
319 " Industrial .....	Hardern, F.
" " .....	Holt, R.
" " .....	Taylor, J.
320 Oswaldtwistle .....	Halstead, J.
321 Oxford .....	Curtis, G. A.
" .....	Dingle, R. S.
" .....	Gray, Mrs. S. S.
" .....	Pipkin, G. C.
322 Paignton .....	Coe, J. A.
" .....	Endicott, J.
" .....	Hulme, G.
" .....	Mudge, H. C.
323 Paisley Equitable .....	Adam, Mrs. M.
" " .....	Baird, W.
324 " Manufacturing .....	Allison, D.
" " .....	Dewar, J.
" " .....	Kirkwood, J.
" " .....	McFadyen, W.
325 " Provident .....	Fraser, Mrs. A. M.
" " .....	Johnstone, J.
" " .....	Johnstone, Mrs. J.
" " .....	Orr, G.
" " .....	Steel, W.
" " .....	Vallance, H.
326 " Underwood Coal .....	Stevenson, A.
327 Parkstone and Bournemouth .....	Hood, Rev. A.
" " .....	Hood, Mrs. A. E.
328 Parkgate and Berry Brow .....	Livingstone, J. E.
329 Pathhead and Sinclairtown .....	Balfour, Mrs.
330 Penarth .....	Ellis, Wm.
" .....	Windsor, S.
331 Pendleton .....	Barnes, J.
" .....	Brennan, H. W.
" .....	Croden, E. J.
" .....	Gatty, Mrs. E. A.
" .....	Hill, J.
" .....	Kirby, J. E.
" .....	Williams, F. A.
" .....	Williamson, J. L.
" .....	Winstanley, A. E.
" .....	Wright, G.
332 Pensilva .....	Harris, W. D.
333 Perth (City of) .....	Brough, J. A.
" " .....	Reid, A. M.
334 Peterborough .....	Baynes, H.
" .....	Baynes, Mrs. H.
" .....	Brown, J.
" .....	Peake, S.
" .....	Sanderson, J. W.
335 Plymouth .....	Bickford, W. J.

NAME OF SOCIETY.	DELEGATES.
335 Plymouth.....	Bishop, Mrs.
"	Bryant, Mrs.
"	Burton, E. C.
"	Drake, H. J.
"	Essery, Mrs. M.
"	Finch, W. G.
"	Green, H.
"	Grigg, A. W.
"	Hayne-Pillar, J.
"	Hutchings, F.
"	Lacy, H. J.
"	McHardy, —
"	Marks, J.
"	Millman, W. G.
"	Pascoe, W. H.
"	Samson, J. G.
"	Stroud, A. N.
"	Trueman, E.
"	Truscott, E.
"	Vernon, W. J.
"	Wearne, J. P.
"	Westlake, Mrs. E.
"	White, C.
336 " Printers	Gard, J.
337 Plympton.....	Bettes, J. E.
"	Worley, J. J.
338 Pollokshaws	Allan, A.
339 Pontardulais	Thomas, H.
340 Pontycymmer....	Goudge, Wm.
341 Portsea Island	Bowman, R.
"	Hatcher, A.
"	Mackrill, W.
"	Onion, W.
"	Reybert, G.
"	Roach, G.
342 Preston.....	Anderton, J.
"	Bennett, W.
"	Bennett, Mrs. W.
"	Fisher, G.
"	Gill, J. R.
"	Grimshaw, J.
"	Holden, B.
"	Laraway, E.
"	Leyland, T.
"	Lingard, W. A.
"	Lingard Mrs.
"	Parker, G.
"	Whittle, W. W.
343 Prestwich	Briggs, N.
"	Crawshaw, M.
"	Grover, A.
344 Princetown	Williams, E. M.
345 Queensbury.....	Brearley, W.
"	Parkinson, J.
346 Radcliffe and Pilkington.....	Farrington, A.
"	Holland, I.
"	Holt, J.
347 Ramsgate.....	Bishenden, T.
348 Raunds Distributive.....	Harrison, H.
349 Ravensthorpe.....	Brewers, Mrs. E.
350 Reading	Cooper, A. H.
"	Harvey, F. W.
351 Reigate	Legg, W.
"	Ince, G. A. R.
352 Resolven	Stroud, T.
353 Rhodes	Millar, J. W.

NAME OF SOCIETY.	DELEGATES.
353 Rhodes .....	Todkell, R.
354 Ripley .....	Hayward, A.
" .....	Hill, T. W.
" .....	Purdy, B. A.
355 Ripponden .....	Gledhill, W.
" .....	Wadsworth, H.
356 Riverand District (Dover) .....	Ross, W.
" .....	Ross, Mrs. W.
" .....	Watson, G.
" .....	Watson, Mrs. G.
357 Rochdale Pioneers .....	Barnish, E.
" .....	Guest, J., jun.
" .....	Hargreaves, J.
" .....	Hargreaves, Mrs. M.
" .....	Hollows, W.
" .....	Schofield, W. H.
" .....	Schofield, Mrs. W. H.
" .....	Sutcliffe, S.
358 Roche .....	Ellis, A. W.
359 Romsey .....	Judd, G.
360 Rugby .....	Cooke, G.
" .....	Cox, A. G.
" .....	Fletcher, J.
" .....	Gregory, W.
" .....	Leeson, Mrs. E.
361 Runcorn and Widnes .....	Cosier, T.
" .....	Cosier, Mrs. T.
" .....	Lloyd, A.
" .....	Millington, W.
" .....	Morris, W. M.
" .....	Stubbs, J.
362 Rushden .....	French, E.
" .....	Marriott, W. H.
363 St. Albans .....	Dawe, W. J.
364 St. Columb Road .....	Rogers, S.
365 St. Helens .....	Marsb, R.
" .....	Parr, W.
366 Salisbury .....	Grievesson, W. P.
367 Saltash .....	Howard, G. H.
" .....	James R.
368 Scarborough .....	Hudson, J.
" .....	Saville, B.
369 Scottish Co-op. Conval. Homes .....	Bayne, J.
370 " " Laundry .....	Adam, R.
371 " " Wholesale .....	Allan, W. R.
" .....	Glasse, P.
" .....	Little, T.
" .....	McDonald, I.
" .....	Murphy, H.
" .....	Nesbit, R.
" .....	Pearson, J.
" .....	Stewart R.
" .....	Wilson, J.
" .....	Young, J.
" .....	Young, W.
372 " " Co-operator .....	Laird, J.
373 Seaton Delaval .....	Robertson, D.
" .....	Rutherford, J.
374 Selston .....	Leivers, J.
" .....	Peach, G.
375 Senghenydd and Aber Valley .....	Shaw, R. H.
" .....	Williams, B. M.
376 Sheepridge .....	Peace, J.
377 Sheerness .....	Carpenter, S.
" .....	Clear, Mrs. M. H.
378 " Economical .....	Angear, W.
" .....	Heggarty, R.
379 Sheffield and Ecclesall .....	Abbott, Mrs. H.

NAME OF SOCIETY.	DELEGATES.
379 Sheffield and Ecclesall .....	Baggaley, J.
" " .....	Castle, A.
" " .....	Laing, A.
" " .....	Penny, J.
" " .....	Sandford, F. W.
" " .....	Swift, U.
" " .....	Watson, T.
" " .....	Walton, W.
" " .....	Wilson, S. J.
380 Sheffield Cutlery .....	Llewellyn, W.
381 " Federated Cutlers .....	Johnson, T.
382 Shepsbed .....	Mee, C.
" .....	Mee, Mrs. C.
383 Shettleston .....	Harvey, J.
384 Shrewsbury .....	Bishop, S. T.
" .....	Leach, R.
385 Siddal .....	Hall, R.
386 Sidmouth .....	Churchill, G. H.
387 Sittingbourne .....	Cashman, J. T.
" .....	Hinkley, F.
" .....	Ward, H.
388 Skelmersdale .....	Ashcroft, W.
" .....	Evans, R.
389 Skipton .....	Bellamy, W.
" .....	Emmott, F.
390 Slough .....	Crouch, W. H.
391 Smithy Bridge .....	Rigg, G. T.
392 Southampton .....	Farr, H. R.
" .....	Gurd, G.
" .....	Harper, H.
" .....	MacDonald, G.
" .....	Pearce, R. S.
" .....	Saunders, F.
393 South Molton .....	Saunders, W. E.
394 South Crosland and Netherton .....	Pogson, J.
395 South Shields .....	Batey, J.
" .....	Welch, R.
396 Sowerby Bridge Flour .....	Allitt, H.
" " .....	Batley, J. H.
" " .....	Fox, A. P.
397 " " Industrial .....	Broadbent, A.
" " .....	Fishwick, A.
" " .....	Howarth, N.
" " .....	Sutcliffe, Mrs. S. A.
398 Sperope Boot Manufacturers .....	Hincks, A.
399 Stafford .....	Clewlow, Mrs. J.
" .....	Collins, H.
" .....	Edmunds, W. H.
" .....	Pye, C.
400 Stainland and Holywell Green .....	Eastwood, A.
" " .....	Lumb, A.
401 Stalybridge .....	Hinchcliffe, J. H.
" .....	Lees, D.
" .....	Owens, E. P.
402 Staveley Town .....	Jones, W.
" .....	Martin, J.
403 Stirling .....	McArthur, J.
" .....	Snedden, J.
404 Stockport .....	Lloyd, W.
" .....	Manning, G.
" .....	Walton, W.
405 Stocksbridge .....	Atkin, E. H.
" .....	Kenworthy, J. C.
" .....	Moxon, W.
406 Stockton-on-Tees .....	Atkin, W. J.
" .....	Cheralley, Mrs. L. H.
" .....	Wood, J.
407 Stowmarket .....	Osborne, W.
408 Stratford (London) .....	Bate, J. H.
" " .....	Green, J.

NAME OF SOCIETY.	DELEGATES.
408 Stratford (London) .....	Hart, W.
409 Styl .....	Potter, W. C.
410 Sunderland .....	Mason, A.
" .....	Anderson, Mrs. P.
" .....	Archer, W.
" .....	Henderson, H. C.
411 Sutton .....	Howe, T.
" .....	Brown, F. W.
412 Swalwell .....	Wadsworth, J.
413 Swarthmoor and Ulverston .....	Lunley, W.
" .....	Coward, G.
414 Swinton (Moorside) .....	Robinson, J.
" .....	Procter, Mrs. E.
415 Tamworth .....	Harding, J. S.
" .....	Osborne, A.
416 Taunton .....	Richmond, W.
" .....	Chivers, B.
" .....	Hayward, W.
417 Tavistock .....	Thatcher, A.
418 Teignmouth .....	Hockridge, W. T.
419 Ten Acres and Stirchley .....	Dilling, G. H.
" .....	Baker, J.
" .....	Hackett, T.
" .....	Simpson, J.
420 Thomson, Wm. and Sons, Ltd. ....	Cottrell, Mrs. M. E.
421 Thornliebank .....	Thomson, G.
422 Thornton .....	Ewan, Robt., jun.
423 Throckley .....	Leach, F.
" .....	Irving, G.
424 Tibshelf .....	Kirton, M.
" .....	Gee, W.
425 Tiverton .....	Meakin, F.
" .....	Hill, H.
426 Todmorden Bridge End .....	Searle, J.
427 " Industrial .....	Pickles, F.
" .....	Ashworth, R.
" .....	Bentley, Mrs. J. W.
" .....	Crabtree, J. W.
428 Ton .....	Hirst, T.
" .....	Edwards, J. H.
" .....	Pugh, D. T.
429 Torquay .....	Taylor, J.
" .....	Cload, C. H.
430 Tow Law .....	Willis, F. E.
" .....	White, W.
431 Toxteth .....	Wilson, N.
" .....	Billinge, H.
" .....	Billinge, Mrs. H.
" .....	Kitchen, J. F.
432 Tredegar .....	Kitchen, Mrs. J. F.
" .....	Evans, D.
" .....	Gibbs, T.
433 Trowbridge .....	Hopkins, G.
" .....	Lochhead, A.
434 Truro .....	Wareham, Jas.
435 Tunbridge Wells .....	Williams, G.
" .....	Scrace, J.
436 Twerton-on-Avon .....	Turner, N. T.
" .....	Dutton, A. J.
" .....	Jones, G. J. W.
" .....	Tucker, E.
437 Uddingston .....	Kyle, J.
438 Uppermill .....	Thomson, G.
" .....	Wood, J.
439 Vale of Leven .....	McKean, T.

NAME OF SOCIETY.	DELEGATES.
440 Wakefield Industrial .....	Beck, F. W.
" " .....	Bedford, H.
" " .....	Sheard, J.
" " .....	Speight, S. W.
441 Walkden .....	Caton, S.
" " .....	Walker, W.
442 Wallsend .....	Wright, M. F.
443 Walsall .....	Barlow, S.
" " .....	Pattison, L.
444 " Locks and Cart Gear .....	Harrison, W. G.
445 Walsden .....	Fielden, S.
446 Warrington .....	Atkinson W.
" " .....	Bibby, W.
" " .....	Bouchier, J. W.
" " .....	Hibbert, C. H.
447 Warsop Vale .....	Bell, E.
448 Watford .....	Martin, J. T.
449 Wednesbury and District New .....	Coles, E. H.
" " .....	Harris, W. J.
450 Wellingborough Midland .....	Clayson, H.
" " .....	Hustwaite, A.
" " .....	Johnson, C.
451 West Calder .....	Chalmers, T.
" " .....	Clarkson, J.
" " .....	Murphy, B.
" " .....	Pratt, W.
452 West Stanley .....	Blake, H.
" " .....	Carr, J.
" " .....	Cassidy, P.
453 West Wylam and Prudhoe .....	Dixon, W.
" " .....	McShane, J.
454 West Yorks. Coal Federation .....	Popplewell, T.
455 Weston-super-Mare .....	Brewer, W. J.
" " .....	Martin, W.
456 Wigan .....	Lancaster, J.
" " .....	Prestt, R.
" " .....	Simon, R.
457 Wigston Hosiers .....	Boulder, F.
458 Willesden and District .....	Betts, W. H.
" " .....	Thorp, R.
459 Wilsden .....	Jackson, S.
460 Windhill .....	Baldwin, Miss S.
" " .....	Barker, W.
" " .....	Barker, Mrs. W.
" " .....	Dickinson, F.
" " .....	Holmes, W.
" " .....	Hyde, E.
" " .....	Lambert, Mrs. H.
" " .....	Stolworthy, H.
461 Windy Nook .....	Coleman, R.
" " .....	Stephenson, W.
462 Woking, Horsell and District .....	Whitbourne, S.
463 Wolverhampton .....	Bayley, T. F.
464 Wolverton .....	Craik, A.
" " .....	Dolling, A.
" " .....	Whalley, H.
465 Woolwich Royal Arsenal .....	Arnold, T. G.
" " .....	Barber, Mrs. A. M.
" " .....	Davis, W. T.
" " .....	Davis, Mrs. W. T.
" " .....	Dickinson, J.
" " .....	Dickinson, Mrs. J.
" " .....	Hall, J.
" " .....	Hall, Mrs. J.
" " .....	Harris, J. H.
" " .....	Harris, Mrs. J. H.
" " .....	Knowles, C. T.
" " .....	Knowles, Mrs. C. T.
" " .....	O'Brien, J.
" " .....	O'Brien, Mrs. J.

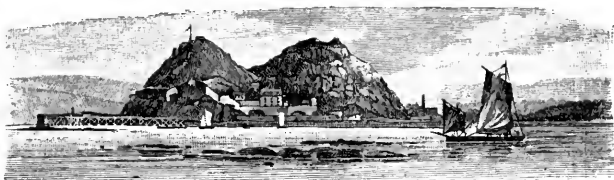
NAME OF DISTRICT ASSOCIATION.	DELEGATES.
465 Woolwich Royal Arsenal .....	Marshall, C. R.
" " .....	May, H. J.
466 Worcester (New) .....	Reynolds, W. R.
" " .....	Allen H.
" " .....	Armstrong, J.
467 Workington Beehive .....	Saxton, Mrs. C. A. W.
" " .....	Edgar, R.
" " .....	Wilson, J. S.
468 " Industrial .....	Wilson, Mrs. J. S.
" " .....	Eden, H.
" " .....	Mellamby, J. T.
469 Worksop .....	Rafferty, M.
" " .....	Barton, W.
" " .....	Barthorpe, J.
470 Worthing .....	Ratcliffe, W.
" " .....	Green, Mrs. J.
471 Yeovil .....	Duckworth, S.
472 Ynysybwl .....	Smith, D.
" " .....	Smith, P.
473 York .....	Anderson, T.
" " .....	Benton, W.
" " .....	Briggs, G.
" " .....	Constable, F. J.
" " .....	Raine, D.
" " .....	Rowland, R. J.
DISTRICT ASSOCIATIONS.	
474 Irish Conference .....	Archer, H.
" " .....	Fleming, R.
<i>Midland Section.</i>	
475 Birmingham .....	James, H. W.
476 Coventry .....	Garner, W.
477 Leicester .....	Wills, E.
478 Lincoln .....	Smith, G. W.
479 Northampton and Earls Barton .....	James, G. T.
480 Nottingham .....	Hays, F.
481 Stafford .....	Clewlow, J.
482 Wellingboro' and Kettering .....	Groom, C.
<i>Northern Section.</i>	
483 North Northumberland .....	Dunn, W.
<i>North-Western Section.</i>	
484 Airedale .....	Mitchell, J.
485 Bolton .....	Jackson, H.
486 Calderdale .....	Binns, A.
487 Dewsbury .....	Gill, T.
488 Huddersfield .....	Ledger, R.
489 Manchester .....	Thompson, J.
490 North-East Lancashire .....	Higham, A.
491 North Lancashire .....	Moore, J.
492 South Yorkshire .....	Knowles, W.
<i>Scottish Section.</i>	
493 Ayrshire .....	Anderson, W.
494 Border Counties .....	Ellis, W.
495 East of Scotland .....	Scott, W.
496 Falkirk .....	Johnston, T.
497 Fife and Kinross .....	Balfour, J.
498 Glasgow and Suburbs .....	Biggan, J. M.
499 Perth, Forfar, and Aberdeenshire .....	O'Neill, A.

NAME OF DISTRICT ASSOCIATION.	DELEGATES.
500 Renfrewshire .....	Fraser, A. M.
501 Stirling and West of Fife .....	Donald, W. C.
<i>Southern Section.</i>	
502 Cambridge and Bedford .....	Goldsmith, C. T.
503 Hants .....	Ruddock, E.
504 Kent .....	Worsley, W.
505 North Metropolitan .....	Haywood, F. P.
506 Sussex .....	Kille, H. C.
507 Wilts and Dorset .....	Box, E. R.
<i>South-Western Section.</i>	
508 Bristol and Somerset .....	Jacques, Mrs. L.
509 Cornwall .....	Pearce, R.
510 Devon .....	Hoare, M.
<i>Western Section.</i>	
511 Brecon, Monmouth, and East Glamorgan .....	Cowling, J.
512 Gloucester and Hereford .....	Blackwell, J.
513 Mid-Glamorgan .....	Jenkins, J. M.
514 West Wales .....	Davis, J.

Total number of persons present at Congress, 1,442.







## PRELIMINARY PROCEEDINGS.



**Saturday, May 14th, 1910.**



During Whitsuntide, 1910, Congress assembled for the second time in the history of co-operative congresses under the auspices of the Plymouth Society, which may not inappropriately be described as the chief stronghold for co-operation in the West of England. The first gathering took place in 1886, when the movement in the town, and the section generally, was not by any means the potent force it is to-day. The Plymouth Society has risen to be one of the largest in the country, and its central premises in Frankfort Street are a striking monument to the ability of co-operators to successfully engage in commerce and industry. But the society does not confine itself to buying and selling; like many others, it is a leading light in the town from an educational point of view. The members, through their various committees, devote a large sum to this phase of co-operative activity, and were a roll of honour in existence in the movement sons and daughters of Plymouth, by their work in the past and present, would have every right to a prominent place thereon. It is also interesting to note that the society celebrates its jubilee this year, and, in view of this circumstance, Congress could hardly have visited the town at a more opportune moment. There were about 1,560 delegates present. Mr. J. C. Gray (General Secretary of the Co-operative Union) was absent through illness, and for the first time Congress was without his advice and guidance.

## MEETING OF CENTRAL BOARD.

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The members of the Central Board assembled in the Lecture Hall of the Plymouth Society on Saturday morning, May 14th, 1910 at 10 o'clock.

The meeting was presided over by Mr. W. J. Gilbert, chairman of the South-Western Sectional Board and chairman of the Congress Reception Committee.

The following members of the Board were present :—

### IRISH CONFERENCE ASSOCIATION.

Messrs. H. Archer and R. Fleming.

### MIDLAND SECTION:

Messrs. G. Bastard, J. Butcher, S. Butler, W. J. Douse, J. Langley, D. McInnes, W. Millerchip, F. Rankin, S. Redfern, C. A. W. Saxton.

### NORTHERN SECTION.

Messrs. J. Davison, S. Galbraith, J. Murdoch, W. R. Rae, J. Smith, T. Thompson; also W. Clayton, secretary.

### NORTH-WESTERN SECTION.

Messrs. E. Booth, W. Dewhurst, J. Dickinson, W. E. Dudley, S. Fairbrother, J. W. Fawcett, S. R. Foster, G. Goodenough, J. Greenwood, W. Gregory, J. Johnston, J. E. Kilburn, J. Lowe, J. Pollitt, T. Redfearn, J. Shepherd, H. Stuttard, J. Thompson, G. Wheelhouse; also T. Horrocks, secretary.

### SCOTTISH SECTION.

Messrs. J. Allan, G. Bisset, J. Deans, J. Lochhead, D. McCulloch, J. Patterson, A. Purdie, G. Wilson.

### SOUTHERN SECTION.

Messrs. W. T. Charter, M. H. Clear, S. Foulger, Mrs. M. A. Gasson, Messrs. A. W. Golightly, A. Hainsworth, R. Rowsell, B. Williams; also H. J. May, secretary.

### SOUTH-WESTERN SECTION.

Messrs. A. Bullock, W. J. Gilbert, R. R. Prynne, J. Pryor, H. Westbury, T. Gidley.

### WESTERN SECTION.

Messrs. W. H. Bryant, R. R. Chappell, J. R. Davies, L. W. Richards, E. R. Wood.

Also the Assistant Secretary and Mr. T. Wood (auditor).

The CHAIRMAN briefly opened the proceedings. He offered the members of the Board a hearty welcome to Plymouth, and trusted they would take full advantage of the arrangements which had been made for their comfort

and entertainment. He also expressed the hope that Congress would be a highly successful gathering, and that it would be the means of giving an impetus to the movement in Plymouth and the section generally.

The Report drew attention to the journals of the movement, and the CHAIRMAN said he could not let this particular paragraph pass by without paying a tribute to the Co-operative Newspaper Society. Both the *News* and the *Millgate Monthly* were deserving of greatly increased circulations, and he hoped the efforts which the directors and officials of the Newspaper Society were making with this end in view would be crowned with success.

Mr. J. DAVISON (Northern Section) suggested that the directors of the Newspaper Society might consider the advisability of issuing the Congress supplement earlier. This would give the delegates a better opportunity of becoming acquainted with the town in which they were to meet. They could not do this very well at the present time, because they did not get the supplement until they were about to leave home for the Congress.

Mr. J. PRYOR (South-Western Section) said that the last time Congress met at Plymouth the Congress supplement was issued about six weeks beforehand, and he regretted the departure that had been made. Had the management of the Newspaper Society continued to publish the supplement a few weeks in advance of Congress there would have been no reason for Mr. Davison to make his complaint.

Mr. A. WHITEHEAD said there was a representative of the *News* present, and doubtless he would convey the suggestions to the right quarter.

#### MEMBERS OF THE UNION.

Mr. A. WHITEHEAD drew attention to the fact that the report gave the percentage of societies which were members of the Union. Two of the sections had percentages of over ninety, and he suggested that the other sections might follow suit and endeavour to increase their respective percentages.

Mr. T. REDFEARN (North-Western Section) said he did not attach much importance to the percentages of societies which were members of the Union, because the societies which were outside would probably be found to be only small. He thought the table might be made more valuable by the addition of figures showing the membership of societies which were not members of the Union.

#### PARLIAMENTARY MATTERS.

Mr. T. REDFEARN (North-Western Section) said that he was very pleased with the attitude which the Parliamentary Committee had taken up with regard to the Professional Accountants' Bills, which were introduced into the Lords and Commons with the object of increasing the qualifications of auditors and conferring upon two incorporated societies the sole power to register qualified accountants. The question involved was of vital interest to the co-operative movement. He saw from the report that, though the

Bills had been dropped, they would doubtless be reintroduced; should that be the case and the Bills became law disaster would fall upon some of the finest young men in the movement—the men who were now receiving lessons under the auspices of their Central Education Committee in auditing, &c. Certificates granted by the Central Education Committee for proficiency in book-keeping and accountancy would probably be accepted by any and every co-operative society in the country; that being the case, he did not see why the certificates should not be equally acceptable and recognised by the Government departments. He hoped the Parliamentary Committee would spare no effort to secure the rejection of the Bills should they be reintroduced. As long as they had men in the movement fully qualified to do the work he was of opinion they should keep the auditing of societies' accounts in their own hands. Should their own men be shut out from the work—and that was what the passing of the Bills would mean—the granting of certificates for proficiency by the Central Education Committee would simply be a farce. Mr. Redfearn also made reference to the fact that the report contained no reference to the income tax question.

Mr. J. E. KILBURN (North-Western Section) drew attention to the deputation which waited upon the Prime Minister, from the Parliamentary Committee, with reference to the importation of Canadian cattle and to the unsatisfactory reception which it received. Were they, as co-operators, going to take this rebuff "lying down"? The matter had become very serious. A deputation from the Birkenhead Trades Council had also waited upon the Prime Minister, and the members of it were told that the Government had nothing further to say on the matter. It certainly looked as though the Government did not intend to take any further action in regard to the removal of the restrictions. They were a powerful force, and he thought they should bring the utmost pressure to bear on the Prime Minister. They should show him that they had rights and privileges and that they demanded them.

Mr. A. W. GOLIGHTLY (Southern Section) said he was one of the deputation which waited upon the Prime Minister and Earl Carrington, and the impression they came away with was that the Government did not intend to proceed any further in the matter. Other members of the deputation—those who came from East Fife—showed the Prime Minister a letter in which he made a promise to remove the obnoxious restrictions, and his face when he saw it was a study. "I only wish," added Mr. Golightly, "we could have taken a snapshot." There was no doubt that the importation of Canadian cattle was going to be rigorously opposed by the Irish Party. In his opinion, the Scottish farmers, who formed part of the deputation, presented an unanswerable case to the Prime Minister, but he believed that in the present state of affairs in Parliament it was practically useless to expect any assistance from the Government. In view of the reception accorded the deputation he did not see much hope of success on present lines. They were, to all intents and purposes, only ploughing the sands.

Mr. W. J. DOUSE (Midland Section) did not see why they could not force the hands of the Prime Minister through the constituencies. They had a tremendous voting power in hundreds of Parliamentary divisions. They should approach candidates seeking honours and get them to promise to vote in favour of the removal of the restrictions if elected. Should they succeed in this he believed they could get a measure in favour of the importation of Canadian cattle passed within twelve months.

Mr. G. BISSET (Scottish Section) said the course suggested by Mr. Douse was the most effective they could adopt. They wanted to get the meat consumers to understand how much they were paying for the restrictions, and then they would have a chance of making headway. They wanted to educate the people on the question.

Mr. H. J. MAY (secretary to the Parliamentary Committee) bore out the statement made by Mr. Golightly with reference to the deputation to the Prime Minister. Notwithstanding the unfavourable reception of the deputation and many difficulties which they had to face, the Parliamentary Committee had not allowed matters to rest, and had made persistent efforts with the object of getting the restrictions removed. So recently as December last, Sir Edward Strachey, in reply to a question put by Mr. Bowerman, said that Argentine cattle were free from disease and he hoped shortly to take some definite steps in the way of removing the restrictions. He was, however, bound to say that they (the Parliamentary Committee) were still waiting for those steps to be taken. They wanted to bring pressure to bear upon candidates for Parliament, and, to urge them in turn to put pressure on the Government.

Mr. D. MC.INNES (Midland Section) asked whether there was a desire on the part of Canada to send cattle to this country, and whether or no that desire was burked by the fact that the Government of Canada had not placed any restrictions upon diseased cattle coming in from the United States.

Mr. MAY admitted there was a good deal in the point raised by Mr. Mc.Innes, and out of it rose one of the difficulties of the Prime Minister and his departmental officials. If it could be absolutely proved that Canada did not receive any diseased cattle from the United States then their case for the free importation of Canadian cattle into Great Britain would be considerably strengthened. He had no definite information by him at the moment, but he would endeavour to secure it.

Mr. MC.INNES said he thought the real gist of the question lay in the fact that the agricultural population of Canada—the graziers—were not able to bring sufficient pressure to bear on the Canadian Government to exclude diseased cattle from entering the country from all quarters of the United States.

Mr. J. DEANS (Scottish Section) said he had it on the authority of Mr. Henderson, a large feeder of stock in Scotland, that for a good number of years it had only been on very rare occasions that cattle imported from

Canada, and slaughtered at British ports, were found to be diseased. What disease did exist was to be met with in Irish and Scotch cattle.

### ACCOUNTANTS' BILLS AGAIN.

Mr. W. T. CHARTER (Southern Section) supported the remarks of Mr. Redfearn with reference to the Professional Accountants' Bills. He said the Parliamentary Committee were deserving of their thanks for the efforts they had made to get the Bills, if not dropped altogether, at least amended. He hoped, should the Bills be reintroduced, they would be successful in securing their rejection. Co-operative societies adopted methods of accounts suitable to their particular system of trading, and men trained in the movement and certified by the Central Education Committee to be efficient, were better able to understand them than outside men. The passing of the Bills would stand in the way of this; it would simply mean that a certain body of men outside the movement would have a monopoly of auditing societies' accounts.

Mr. G. BISSET (Scottish Section) asked if they were not somewhat to blame for the fact that the Professional Accountants' Bill had come to the front? He suggested that their auditors should form an association and endeavour to get societies to have their accounts thoroughly and efficiently audited. The failure of many societies could be attributed to the fact that they had not had their accounts properly audited.

Mr. J. PRYOR (South-Western Section) said an association of auditors and accountants had repeatedly asked him to become a member of the association. He was practically told that unless he did so he would be shut out from the work of auditing.

### POOR LAW REFORM.

Mr. B. WOOLFENDEN (North-Western Section) drew attention to the amount of ignorance existing in the country in reference to the administration of the Poor Law, and suggested that co-operative societies should do all they could to remove it.

Mr. A. WHITEHEAD (Assistant Secretary) pointed out that, so far as co-operators were concerned, the matter had already been dealt with in the *Co-operative News*.

Mr. T. REDFEARN (North-Western Section) said the suggested alterations in the Poor Law, as enumerated in the Minority Report, meant more work for the county and other councils, and he thought they had as much as they could efficiently do at present. It would, in the end, mean that officials would do the work, and he did not think such matters as education and the relief of the poor should be placed in the hands of officials.

Mrs. M. A. GASSON (Southern Section) asked if it was not a fact that if the recommendations of the Minority Report became law town councils and other public bodies would have power to co-opt voluntary workers who would undertake the work for the love of it?

Mr. A. HAINSWORTH (Southern Section) hoped the meeting would not be led away by the remarks made by Mr. Redfearn. Any local body which would not be able to deal with the proposals of the Minority Report would only have their own supineness to blame.

Mr. G. GOODENOUGH (North-Western Section) also deplored the way in which officialism has been mentioned. He thought in many cases officials, both in the co-operative movement and in public bodies, were far superior to the members of the Board whom they served. He liked the spirit of the recommendation set forth in the Minority Report, but he was afraid the method by which it was proposed to carry them out would lead to far greater stagnation than the present system of relief.

### INCOME TAX AGITATION.

Mr. W. T. CHARTER (Southern Section) drew attention to the income tax agitation, and suggested the dropping from their official reports of the word "dividend," and substituting some other word better calculated to give the idea of a saving on purchases.

A MEMBER: What would you suggest?

Mr. CHARTER: Discount.

Mr. R. R. PRYNNE (South-Western Section) said he was of opinion that there was the same ambiguity about "discount" as about "dividend."

Mr. G. BISSETT (Scottish Section) said he did not share the fears of some people with regard to the income tax agitation.

Mr. D. McINNES (Midland Section) said that co-operative societies could not be called upon to pay income tax unless the whole basis of income tax was altered.

Mr. A. WHITEHEAD (Assistant Secretary) also assured the meeting that in view of the recent statements made by the Chancellor of the Exchequer there was scarcely any chance of societies being assessed for income tax purposes.

### DEATH OF MR. ALLAN.

Mr. A. WHITEHEAD (Assistant Secretary) drew attention to the list of honorary members, and said that since the report was printed one of the number, Mr. John Allan (Glasgow) had passed away.

### OVERLAPPING IN MANCHESTER.

Mr. W. GREGORY (North-Western Section) said the Boundaries Committee of the North-Western Section had devoted considerable attention to the problem of overlapping in the Manchester area. They had hoped, as the result of a recent conference, to have been able to report to Congress that a satisfactory solution had been arrived at, but, unfortunately, matters had taken a backward turn, and now they appeared to be as far off a solution as ever. He did not propose to trouble the Board with the whole of the details, but it would be necessary for him to relate briefly how the difficulty

had arisen. The problem they had to deal with had primarily been caused by the existence of the Beswick Society right in the heart of Manchester. He gave the society every credit for its growth, but whenever or wherever it struck out it encroached on the territory of other societies. Efforts had been made for a long time to bring the societies concerned to a mutual understanding, and whilst three societies were agreeable, the fourth—Beswick Society—was not. Eventually, the committee of the Beswick Society decided to accept proposals made by the Boundaries Committee and the United Board, and met their members with a resolution to this effect. Unfortunately, however, the members would not accept the committee's recommendation, consequently matters were at a deadlock again. He therefore proposed that the Beswick Society be asked to call a special meeting of members, and to allow a deputation of the Sectional Board and United Board to attend with a view to obtaining their consent to the agreement entered into by their Board.

Mr. J. POLLITT (North-Western Section) seconded the resolution. He suggested that the Wholesale Society might be asked to appoint representatives to accompany the deputation to the Beswick Society. There seemed to be a feeling amongst the members of the Beswick Society to flout the Co-operative Union; they did not appear to care whether they were expelled from the Union or not. It was with the object of bringing greater pressure to bear upon the members—to increase the influence of the deputation—that he suggested that the Wholesale Society be asked to send representatives. A settlement of the question with which they had to deal would be to the decided advantage of the movement in Manchester and district.

Mr. D. Mc.INNES (Midland Section) inquired whether the committee of the Beswick Society were cognisant of this resolution, whether they had agreed to call the suggested special meeting of members, and whether they were favourable to the deputation waiting upon the members?

Mr. W. GREGORY (North-Western Section) replied that the Beswick committee were not aware of the resolution.

Mr. D. Mc.INNES (Midland Section) said that was an important point. If the committee of the Beswick Society were not agreeable to the resolution what would be the position of the deputation? They could scarcely attend a meeting of the members unless the committee of the society consented.

Mr. J. POLLITT (North-Western Section) pointed out that there had not been time for them to consult with the Beswick committee. They were only asking the Beswick committee to allow the suggested deputation to appear before their members.

Mr. W. T. CHARTER (Southern Section) said that as one of the representatives appointed by the United Board to act with the Boundaries Committee of the North-Western Section, he desired to give his support to the resolution. He made reference to the conference which they had recently had on the premises of the Wholesale Society in Manchester. The conference was attended by the committees of the four societies concerned, and a certain line of action was agreed to, which it was hoped would bring

the matter to a close. Unfortunately, however, as had already been stated, the members of the Beswick Society refused to support their committee in the action they took at the conference. He did not think any society, large or small, should be allowed to openly flout the Co-operative Union. It would certainly injure the prestige of the Union in other parts of the country.

Mr. G. BISSET (Scottish Section) said it was very difficult for representatives of the other sections to understand what all the trouble was about.

Mr. A. WHITEHEAD (Assistant Secretary) said that the Sectional Board and the United Board had failed to bring about a satisfactory solution of the difficulty; that being so, it was now suggested that the Central Board might be able to bring further pressure to bear on the Beswick Society. One or two of the speakers had given the impression, doubtless unconsciously, that the Beswick committee had not done all they might have done to bring about a satisfactory settlement. He did not think that was quite fair to the Beswick committee, because he believed they had done what they could to bring the matter to a close. He was given to understand that the chairman of the society put the question before the members quite impartially.

This closed the discussion on the overlapping question, and the resolution proposed by Mr. W. Gregory was unanimously adopted.

#### HOLYOAKE MEMORIAL.

Mr. W. R. RAE (Northern Section) suggested that it would be advisable to ask societies to increase their subscriptions to the Holyoake Memorial, otherwise it was probable the new Central Premises of the Union would become a burden upon the movement.

Mr. A. WHITEHEAD (Assistant Secretary) suggested that Mr. Rae should repeat his remarks at Congress, and this he promised to do. Proceeding, Mr. Whitehead said that their original idea was to get the scheme through at a cost not exceeding £20,000, but various circumstances had led them to the conclusion that they would now require more than they anticipated in the first place. Mr. Gray had gone into the matter very carefully and he was of opinion that, no matter how much the work of the Union extended, the building they had in mind, and which would shortly be in course of erection, would meet all their requirements for an indefinite period. He hoped societies which had not yet subscribed would come into line and pay their contribution, which was based on threepence per member.

#### MINIMUM WAGE.

Mr. A. PURDIE (Scottish Section) drew attention to the minimum wage question, and said they did not seem to be making much progress. They were constantly passing "paper pellets" at Congresses and conferences, but as regards work of real practical value they were apparently doing little or nothing.

Mr. A. WHITEHEAD (Assistant Secretary) said the Union had sent out circulars to societies with regard to the minimum wage; they had also

remitted it to conferences for discussion. If Mr. Purdie could suggest any other means whereby societies could be induced to adopt a minimum wage he was sure the United Board would be only too pleased to consider them.

The report was adopted.

### STATISTICS.

Mr. R. R. PRYNNE (South-Western Section) expressed the opinion that it would be better, when compiling the statistics of societies' trade, &c., to give the cash in hand in a separate column and not, as at present, include it in the investments.

Mr. W. T. CHARTER (Southern Section) said he understood a year or two ago they came to the conclusion that it would be more convenient to have the statistics in a book by themselves, but this year they were bound up with the report of the United Board.

Mr. A. WHITEHEAD (Assistant Secretary) said that they thought in placing the report and statistics in one book they would be anticipating the wishes of the delegates. He also expressed the opinion that "cash in hand" was in its right place in the column headed "Investments." Apart from that, he did not see how they could add another column to their present statistical tables.

### RULES OF THE UNION.

A lengthy discussion took place on the rules of the Union and the amendments thereto, particularly in reference to societies and their subscriptions to the Union.

Mr. A. W. GOLIGHTLY (Southern Section) inquired what was the position of the Central Board?

Mr. A. WHITEHEAD (Assistant Secretary) said the position of the Central Board was the position of the United Board. The United Board had considered the suggestions sent in by the Sectional Boards and in several instances had adopted them. They had the rules now before them, and on a separate slip the amendments sent in by the Sectional Boards and societies were submitted.

Mr. A. W. GOLIGHTLY (Southern Section) said that many societies in the Southern Section were opposed to any increase in the subscriptions to the Co-operative Union.

Mr. G. BISSET (Scottish Section) asked whether it would not be better, in the absence of Mr. Gray, to defer the matter for twelve months?

Mr. A. WHITEHEAD (Assistant Secretary) suggested that they should allow the rules and amendments to go forward to Congress, that the delegates should be asked to pass those of a non-contentious character, and that if there should be a feeling in favour of the adjournment of the more important suggested alterations the Central Board should be agreeable to it. What they wanted were the opinions of societies with respect to the proposed alterations.

Mr. D. MCINNES (Midland Section) said it would not be good policy to move the adjournment of all the suggested alterations. There were one or

two which they were bound to pass, and to which there could hardly be any opposition. For instance, no one would object to the rules being so altered as to provide for the removal of the Union offices from Long Millgate to Nicholas Croft. He quite agreed that it would be advisable to postpone any definite decision with reference to one or two of the proposed alterations.

Mr. A. W. GOLIGHTLY (Southern Section) inquired whether they were to understand that any proposed alterations carried by small majorities would become operative from this Congress? He had in mind more especially the rules bearing on the subscriptions to the Union.

Mr. A. WHITEHEAD (Assistant Secretary) said the rule could not become operative until passed by the Registrar. He thought that committees of societies, and not members, should deal with such matters as subscriptions to the Union.

Mr. A. HAINSWORTH (Southern Section) said that in the interests of peace it would be advisable to withdraw the proposed alterations which were of a contentious nature from the present Congress.

Mr. A. PURDIE (Scottish Section) said he objected to this pleading on behalf of any particular society. He did not care whether the society was paying a large or a small dividend. They wanted to look at the question from a broad standpoint. Were the proposed alterations right or wrong? All they wanted was an equitable basis of taxation. He was of opinion that the rules and amendments should be allowed to go forward to Congress, and that the delegates should either adopt them or reject them as they thought best.

Mr. T. REDFEARN (North-Western Section) stated that the whole of the rules and amendments should be brought before Congress, otherwise there would not be half sufficient work for the delegates. He certainly thought they should have the opinions of the delegates on certain points. He would like to suggest that instead of taking one subscription from societies for the finances of the Union, and another to cover the cost of Congress, they should ask societies to give sufficient to cover both items. He thought societies would be prepared to do this.

Mr. A. WHITEHEAD (Assistant Secretary) pointed out that if Mr. Redfearn's suggestion was adopted it would be necessary for the United Board to amend their report. They would see from the report that a resolution was to be brought before Congress to the effect that in view of the poor response to the circular in regard to the financing of Congress the matter be allowed to drop for the present.

Mr. J. W. FAWCETT (North-Western Section) said he was sure they were all anxious to arrive at a satisfactory solution of the question before them, and to try and so arrange the subscriptions to the Union as to be equitable to all societies. That, at all events, was the desire of the large societies. Mr. Purdie said he did not care, but he could assure the members of the Board that some of the large societies cared. He was in favour of the contentious

alterations being withdrawn from the Congress. At any rate members of the Board ought to be allowed to go before Congress with an open mind.

Mr. J. PRYOR (South-Western Section) said societies had had an opportunity of discussing the proposals. ("No, no.") He said they had. Societies in the Southern Section had had an opportunity, otherwise the Sectional Board had not done its duty. But whether they had or not, what guarantee had they that societies would discuss the proposals if they were withdrawn from Congress?

Mr. B. WOOLFENDEN (North-Western Section) said the welfare of individual societies should be subordinated to the welfare of the whole movement.

Mr. G. BISSET (Scottish Section) said he would be prepared to work heart and soul to get this scheme through. At the same time, as chairman of a large society, he wanted to know what was their position? Supposing the members of a society refused to accept the scheme, was their society going to be turned out of the Union?

Mr. R. R. PRYNNE (South-Western Section) said he had been chairman of the United Board during the past year, and the question of the rules had taken up a very large proportion of their time. There had been three lines of demarcation, so to speak, with reference to the proposed alterations. One set of representatives had adopted the theory that subscriptions to the Union should be based on membership, another on sales, and the third on profits. The three schools of thought had had ample time to thrash out the proposals advocated, and, eventually, the United Board arrived at the conclusion that the best basis for subscriptions would be membership. What would their position be if they allowed themselves in Congress to become debaters on behalf of this or that particular view? Unless they decided to stand or fall by their own resolution they would stultify themselves.

Mr. C. A. W. SAXTON (Midland Section): Do I understand that if the adjournment of any particular rule is moved in Congress we agree to it?

Mr. A. WHITEHEAD (Assistant Secretary): After discussion.

Mr. E. BOOTH (North-Western Section) said they should not overlook the fact that there were scores of societies, perhaps not very large ones, which would like to become members of the Union, but were debarred by what they considered the present unjust and inequitable basis of subscription. The proposed alteration might affect a few large societies; at the same time, he thought they should not forget the large number of societies which were now shut out from the Union for the reason stated.

Mr. W. MILLERCHIP (Midland Section) said he did not see how they could pass any resolution until they knew the views of Congress.

Mr. W. E. DUDLEY (North-Western Section): What is the use of our proposing amendments unless we are prepared to stand by them?

The subject was then dropped.

## GRANTS TO THE WOMEN'S GUILDS.

Mr. A. WHITEHEAD (Assistant Secretary) read a letter from the General Secretary of the Women's Co-operative Guild asking for the continuance of the usual grant, and requesting that the grant should be augmented by a donation.

A resolution was moved that the grant be the same as last year, namely, £300, and this was agreed to. It was also decided to make the customary grants to the Scottish Guild (£100) and the Irish Guild (£15).

This concluded the business, but before separating the members of the Board gave instructions for a letter to be sent to Mr. Gray conveying their sympathy in his illness and hoping he would soon be restored to perfect health.

After passing the usual vote of thanks to the Chairman, the members of the Board adjourned for luncheon.

## THE LUNCHEON.

Following the meeting of the Central Board, the usual luncheon given by the Congress Reception Committee took place at the Royal Hotel. The gathering was a very large one, but it differed from many of its predecessors in the absence of several leading civic dignitaries—the Mayor, Town Clerk, Chief Constable, &c.—from whom letters of apology had been received. Mr. W. J. GILBERT (the chairman of the Congress Reception Committee) presided, and in addition to the members of the Central Board, and other prominent co-operators supporting the chairman, were the following local gentlemen:—Rev. G. B. Berry (vicar of Emmanuel), Sir Charles Radford, Messrs. J. T. Bond, Percy T. Pearce, and T. Canning Baily (editor of the *Western Morning News*).

The repast was followed by a toast list, which opened with the usual loyal tribute. This was proposed by Mr. W. J. Gilbert, and in proposing "The King," he referred to the late King Edward VII., and spoke of his great work for international peace and concord. They would never forget King Edward's endeavours to promote international peace. He believed and trusted that his influence would rest upon his son and successor, and that King George V. would continue his father's good work.

## THE CO-OPERATIVE MOVEMENT.

Mr. W. J. VERNON (chairman of the Lodgings and Luncheon Committee) proposed the toast of "The Co-operative Movement." He said he had very great pleasure in doing so. It was a movement, and he felt sure they would all agree with him in this, that had done a lot for the people. Men of

wealth, men of power, all sorts of men in fact, had done something to assist the work in which they were to-day engaged. They had many people present with them that day who had worked hard for the movement, and had contributed not a little to the success of a movement which had a share capital of four million pounds, an annual trade of a hundred and nine millions, and which gave to the people in one year a sum of twelve millions as profit. These figures were satisfactory, he knew, but if they desired to adhere to the ideals of the Pioneers they would have to turn their attention to the educational side of the movement. The more attention they paid to education the more progress would they make. A good deal had been done for education, but considerably more would have to be done in the future. They believed that in the co-operative movement they had a means of raising the working classes to a higher state of social life, and they could only attain their ends by inculcating the ideals of co-operation into the members. He concluded, "Gentlemen, 'The Co-operative Movement.' Long may it flourish; long may it reign."

Mr. R. STEWART (chairman, Scottish Wholesale Society) responded to the toast. He said it would be superfluous to go into the statistics of the movement at that gathering. That day they were met in historic Plymouth, and they knew that once the enemy were outside those shores, and some of the brave men of old decided to drive them from their beloved land. Co-operators at present were fighting a force inside their own country. They had declared war against poverty in all its hideousness, against privilege, and against the evils of unrestricted competition. Some of the men present that day were in the forefront of the battle, full of vigour and energy to fight against those forces of unrighteousness that surrounded the people. The co-operative movement was bound to succeed. Co-operators had to guard the traditions of the past, and to cultivate a higher and nobler spirit, so that the men and women who were downtrodden and crying for help and assistance would find the ready hand of a brother to aid them in their distress. It was necessary that the spirit of Christ should pervade society, and with that spirit in their midst society would attain to higher ideals and the children of the country would have greater opportunities placed within their reach than had their fathers thirty or forty years ago. Co-operation stood for the amelioration and uplifting of mankind. It tended to promote happiness in the homes in the villages as well as the towns, and to effect a change in the commercial and industrial life of the time. In distribution and production co-operators had raised one of the noblest edifices in the country. It was a peaceful revolution, making for the time when

"Man to man the wide world o'er  
Shall brithers be for a' that."

Mr. R. R. PRYNNE (South-Western Section) also replied, and said he stood there as a member of one of the smallest societies in the smallest section in the Union. He took it as a compliment to a small society, and as an

example of the democratic character of the movement. He afterwards quoted figures showing the progress of the movement, and went on to say that the increases were not confined to any one section. Both the Wholesale Societies, the productive societies, and the distributive societies had increased their trade to some extent. After commenting on the work of the movement in the direction of thrift, he said that one of the strong points of the movement was that it produced goods for use mainly and not for profit. They had improved the condition of the labourer in their workshops, and the movement itself was "out" for the emancipation of the worker. He hoped the Congress would be an historic one, and that it would lead to a better state of things in the movement, internally and externally.

Mr. A. BULLOCK (secretary, South-Western Section) proposed "The Three Towns," and referred to the places of historic interest to be seen in the town.

Sir CHARLES RADFORD, replying, regretted the absence of the chief magistrates of the two neighbouring towns. It would, he said, puzzle strangers to know the boundaries and difficulties of the three towns. If they looked carefully they would ponder on the question as to why they were divided, and how they were divided, the two county boroughs of Plymouth and Devonport, and the little township of East Stonehouse, the latter bounded by the two boroughs, between Devil's Point and the deep sea. He was proud to recognise what the co-operative movement had done for the cause of education. He was glad to be present as an old trader. For twenty-five years he was a retail draper in the town, and he could always say that he had never any feeling of jealousy of the co-operative movement. They, as traders, had sometimes complained of so-called co-operative societies run by highly pensioned retired civil servants, but that was another matter. The co-operative movement as affecting the working man had always been for the good of the community as a whole, and he believed many traders had welcomed it and had welcomed competition.

Mr. J. T. BOND, who also replied, said he was quite sure if co-operators and the community had to settle the question of three towns or one he knew what their decision would be. What they had done in the pottery towns in the Midlands they ought to be able to do in the Three Towns in the West of England. He was not sure that it would be done in his lifetime, or in theirs, and they need not worry themselves. The local co-operative society was a magnificent illustration of what a combination of the industrial classes could and would do. The whole movement had been built up by men in the same class of life, of the same minds, cast in the same mould, as were those responsible for the great industrial upheaval. A good portion of the co-operative membership, however, had not yet grasped the immense possibilities that lay behind the movement. We were living in an age of big combinations, and he could congratulate Sir Charles Radford on going out of business at the time he did. To-day in Plymouth they had a crowd of what he termed multiple shops. That was what the orthodox trader should

occupy his mind with. It was a much more delightful thing that the profits of the local co-operative society were made in the community, and were distributed and spent in the community.

### THE VISITORS.

Mr. A. E. WONNACOTT (secretary, Reception Committee), in proposing "The Visitors," announced that apologies had been received from the Mayor of Plymouth, the Mayor of Devonport, the Chairman of the Stonehouse District Councils, the Town Clerks, the Chief Constables, and other public officials. He thought the death of King Edward had something to do with their absence. They also had apologies from Mr. Aneurin Williams, M.P., and Mr. J. C. Gray, General Secretary of the Co-operative Union, whom they hoped would be speedily restored to health and be amongst them once more with his usual vigour and inspiration.

Mr. W. MAXWELL (ex-president of the Scottish Co-operative Wholesale Society, and chairman of the International Co-operative Alliance) responded, and was received with prolonged cheering. He opened by saying that he hoped he would respond with the necessary shyness and modesty becoming any one who came amongst them for the first time. When he received the invitation he had some qualms of conscience. They had heard of their revolutionary tendencies, and they thought there might be a possibility of their losing their reputation by coming amongst them. They had enjoyed their hospitality; they had enjoyed their company and the oratory that had gone on. The visitors had expected to find themselves among working men, and they found themselves amongst Carnegies and Rockefellers who talked about their millions. That the co-operative movement was a great cause no one could deny, and, he continued, "we who are strange to the movement wish it every success." They hoped that the principles laid down by the Pioneers would be carried on by the men who would come after them. It would not be so much a question of making money as making men and women better. He afterwards referred to the foreign visitors, and said that the more these gentlemen came amongst them the more they would find that there was not so much difference after all between the nations of the world. He had the greatest possible pleasure in responding for the visitors.

### THE PRESS.

Mr. J. LANDER (president of the Saltash Society) proposed the toast of "The Press" in appropriate terms.

Mr. T. CANNING BAILY (*Western Morning News*) responded, and, after referring to the great part the press played in the intellectual and social life of the people, said that they would be pleased to give publicity to the doings of co-operators, and occasionally they would make comments which would be fair and honest.

The company then proceeded to the Drill Hall for the opening of the Exhibition of Co-operative Productions.

## THE EXHIBITION.

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### LARGE ATTENDANCE AT THE OPENING CEREMONY.

SATURDAY, MAY 14TH, 1910.

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There was an extremely fine display of co-operative productions at the exhibition held in connection with the Congress. Ample provision had been made for an extensive show of goods, and practical demonstrations of how they are manufactured in co-operative factories and workshops. There were three or four show cases of a most elaborate and attractive character, whilst from one end of the large exhibition hall there was a model of the Eddystone Lighthouse shedding its beams upon people and stalls and displaying the virtues of C.W.S. soap.

The exhibition was held in the Drill Hall, Walker Terrace, West Hoe. At the opening ceremony there was a large attendance. It had been a fair morning as regards the weather, but there was a heavy downpour of rain throughout the afternoon. Crowds of visitors, therefore, found the exhibition a very entertaining haven in which they could profitably escape the inclemency of the weather. Mr. W. G. Millman (president of the Plymouth Society) presided. The opening ceremony was very ably performed by Mr. A. N. Stroud (member of the Committee of Management of the Plymouth Society). They were supported in their pleasant task by prominent co-operators from all parts of the United Kingdom, and also from several European countries. The platform and the floor of the hall presented an inspiring scene. During the afternoon and evening exquisite music was discoursed by the Plymouth Society's Orchestral Band, under the leadership of Mr. J. Lowman.

### CHAIRMAN'S WELCOME.

The CHAIRMAN (Mr. W. G. Millman) offered a hearty welcome to the large audience. They had met, he said, in connection with one of the many phases of the Annual Co-operative Congress. Many of those present knew each other intimately, and had worked together, and felt a pride in working for the cause of co-operation. He wanted to announce to them, in regard to the procession which was to have been held on Whit-Monday, that owing to the death of King Edward VII. the societies interested had decided to abandon the procession. Continuing, he said he was sure that they all sympathised with a prominent gentleman in the co-operative movement who was unable to be present with them that afternoon—Mr. J. C. Gray, General Secretary of the Co-operative Union—owing to serious illness. They sincerely hoped that he would soon recover and be amongst them once more. He then introduced Mr. A. N. Stroud, and asked him to perform the

## OPENING CEREMONY.

Mr. A. N. SROUD, in performing the opening ceremony, said: Mr. chairman, ladies, and gentlemen, I desire to publicly thank the Reception Committee for the honour conferred on the Plymouth Society and myself by appointing me as the opener of this exhibition. It would doubtless have been an easy matter for them to have selected some one far more prominent in the social scale, but I would venture to suggest that there is no one more sincere for the success of the co-operative movement than I am myself. One is pleased to note that we have with us to-day the chairman of the English Wholesale Society, Mr. Shillito, whose advice and leadership have been of immense value to the movement. We welcome the presence of Mr. Stewart, of the Scottish Wholesale Society, and Mr. R. Halstead, of the Productive Federation. On behalf of the Plymouth Society I extend to all the exhibitors, delegates, and visitors a cordial, co-operative welcome to the ancient borough of Plymouth, not forgetting Devonport and Stonehouse, and trust their visit may have an educational and beneficial result. We have ample demonstration of what can be done by co-operative effort by the display of goods in this hall to-day; it is an object lesson that ought to commend itself to every person who may be privileged to visit this exhibition. Whilst one is delighted at the progress made in the productive side of our movement, there is yet room for a vast improvement, and that can only be effected in so far as the distributive societies send in their demands with continued loyalty; by that means and no other can the productive side of our movement extend its field of operations.

There is no reason whatever why the sale of co-operative productions should not be doubled in a very short space of time. Huge factories have been put up to meet the demands of co-operators. The facilities for doing a much larger trade are provided for. The quality of the goods produced is guaranteed to be of the best, and they are made under the very best possible conditions obtainable. Therefore, I appeal to every co-operator and trade-unionist to demand from their stores only co-operatively produced articles, and to realise that it is only within the movement that these goods are sold, and the greater their loyalty the greater the production will be. By so doing you will be helping forward the grandest side of our movement and at the same time eliminating from our midst a system which can only be adequately characterised as a blot on Christian civilisation—that is, the curse of the sweating system. And it remains with us, the democracy, as to how long these social evils shall continue. The business is yours, and your duty is plain, because there is no movement that one can think of which has done, and is doing, more to raise the social status of the people, to make them citizens of no mean city, than the co-operative movement. In order that we shall maintain that proud position it is the bounden duty of every true co-operator and trade-unionist to hold tenaciously to the principles on which the movement was founded, so that the foundation of such a democratic institution shall be permanent and the building made impregnable. Education

upon these lines is just as essential to-day as it was fifty years ago, lest the craze for big dividends may deface that co-operative edifice which has become famous for its humanising influence.

Co-operation knows no limit. We are a huge trading concern, commercially and industrially. The English and Scottish Wholesale Societies, with the Productive Federation (and these figures only refer to the productive side of our movement) are employing some 28,000 persons and doing a trade of £11,714,918, and the profits accruing from same go back into the pockets of the consumer and producer, demonstrating the principle that those who produce the wealth shall have a greater share in its distribution, instead of it going into the pockets of the few, thereby making the rich richer and the poor poorer. There are two other powerful organisations which one would like to see more closely associated with the co-operative movement, namely, the trade unions and friendly societies, whose influence for good is extensive and unlimited. With the combined strength and accumulated wealth of the three institutions the power to control and direct the democratic forces of this country could be made absolute, and would remove from our midst that demoralising effect of the competitive system and in its place establish a co-operative commonwealth. The trade union movement has realised for some years past the absolute necessity of being represented on our local governing bodies and in the National Parliament, and one is proud to say it is an accomplished fact to-day, and there is no section in the British House of Commons more respected than the Labour party. They have carried with them years of practical experience of the difficulties under which the workers have been compelled to toil, and, as a consequence, we are to-day reaping the benefit of many social reforms which we would otherwise never have had. There is no section of the British public which has greater right to be represented in the councils of the nation than the toiling masses. We note that the capitalist, trusts and combines, professional classes, and brewers are represented. It is equally necessary that the co-operators of Great Britain should also take part in the administration of the affairs of the country. There may be those who do not agree with me, but I would venture to submit that the day is fast approaching when the matter will have to receive serious consideration. It is somewhat of a coincidence that we should be opening this exhibition of co-operative productions to-day, being the anniversary of the birth of Robert Owen. He, undoubtedly, left footprints in the sands of time, and he will ever be remembered as the founder of one of the grandest movements the world has ever known. His devotion for the cause of democracy was never failing; he laboured hard and long in the faith of co-operation, until success was assured. In this faith Owen worked without intermission, and it is to be hoped that those who follow in his steps, as practical workers, will also profit by the example he set in his teaching. In every effort he made for the benefit of society his aims were honest, his patriotism unimpeachable, his generosity unbounded, his sacrifices great, and unhesitatingly incurred. He laboured

for the people, he died working for them, and his last thought was for their welfare.

But I appeal to all who are assembled here to carefully look round at the exhibits in this hall and to realise that there is not the slightest interest either for co-operators or trade-unionists to go outside the movement for any purchases whatever. And if they will only realise their duty to themselves and their movement there is not the slightest doubt about our success in the future. I therefore declare this exhibition of co-operative productions open, and wish it every success.

Mr. J. SHILLITO (chairman of the Co-operative Wholesale Society) moved a vote of thanks to Mr. Millman and Mr. Stroud for the functions they had performed that afternoon. Robert Owen's name, he said, had been mentioned. In 1830, in Green's Road, London, they had a co-operative exhibition and Robert Owen took an active part in it. There were a greater variety of articles exhibited there than in this hall, but they were not such splendid goods. They were all, or mostly, products of home industries. There had been a great transformation during the past eighty years. Some people said it was not for good. Ruskin said he loved to see the handloom; he was delighted to see the housewife knitting stockings, but if Ruskin could have had his way the great factories of to-day would never have existed. They bring along in their train something disastrous, but they have come to stay. It was essential, however, to see that hours and labour were such that would help, as far as possible, the workers to secure bodily comfort. Now, it rested with everybody present to endeavour to bring about this higher condition of industrial activity. To-day you are not in want of money or co-operative capacity; you have enough for all the services to which you can put it. You have the best equipped factories in the land—no single employer could go beyond them—but there was not that encouragement there ought to be. Let us hope and trust that this Congress in the South-West of England will have something to do with securing greater support for co-operative production than we have had in the past. Our chairman has emphasised this, let us take it to heart and put it into practice. In moving the vote of thanks I present Mr. Stroud and Mr. Millman each with a richly bound copy of the "Annual" of the English and Scottish Co-operative Wholesale Societies. He (Mr. Shillito) hoped they would keep the volumes as a memento of this exhibition, which, in the excellency of its exhibits, had never been equalled.

Mr. STROUD said, in reply: I thank Mr. Shillito very heartily for the year-book he has presented to me. I also feel proud to be the opener of the grandest exhibition in the movement. It will live long in my memory in having been associated with it. I trust that the exhibition will be productive of good results and that the people in the West will profit much by it.

Mr. MILLMAN remarked: I also return thanks to Mr. Shillito for the handsome book. I am not quite sure whether we can all see eye to eye on this question. Robert Owen has been referred to. I could—well, I could say something about that, but I will content myself by returning thanks.

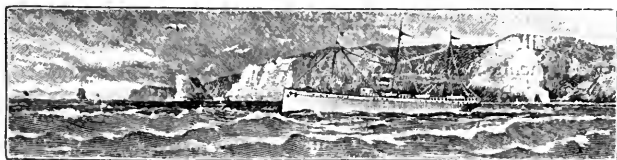
This concluded the opening ceremony.

## EXHIBITING SOCIETIES.

The following is a list of the exhibiting societies:—Agricultural and Horticultural Association, London; Airedale Worsted Manufacturing, Bradford; Alcester Needlemakers; A.U.C.E., Manchester; Andrews Watch Manufacturing; Barnsley British; Birmingham Printers; Bromsgrove Nail-forgers; Burnley Self-Help Manufacturing; Chesham Boot and Shoe Manufacturing; Co-operative Insurance; Co-operative Newspaper, Manchester; Co-operative Permanent Building, London; Co-operative Printing, Manchester; Co-operative Productive Federation; Co-operative Productive Federation—Locks and Cart Gear; Co-operative Sundries Manufacturing, Droylsden; Co-operative Union; Coventry Watch Manufacturing; Derby Umbrella Manufacturers; Desborough Boot and Shoe; Eccles Industrial Manufacturing; Excelsior Boot and Shoe, Sileby; Federated Cutlers, Sheffield; Glenfield Progress Boot and Shoe; Halifax Flour; Hebden Bridge Fustian Manufacturing; Higham Ferrers Productive; Ideal Clothiers, Wellingborough; Kettering Boot and Shoe; Kettering Clothing; Kettering Corset Manufacturing; Kettering Union Boot and Shoe; Kirkby-in-Ashfield Manufacturing; Leek Silk Twist Manufacturing; Leicester Anchor Boot and Shoe; Leicester Carriage Builders; Leicester Boot and Shoe (Equity); Leicester Ideal Basket Makers; Leicester Printing Society; Leicester Self-Help and Rothwell Boot and Shoe; London Clothiers; Midland Co-operative Boot Manufacturers, Wellingborough; Morning Star Sundries, Leicester; Northamptonshire Productive; Paisley Manufacturing; Plymouth Mutual; Plymouth Printers; Sheffield Cutlery; Sowerby Bridge Flour; Sperope Boot Manufacturers, Barwell; United Co-operative Baking; Wm. Thomson and Sons, Huddersfield; Wigston Hosiers; Women's Guild; English Wholesale; and Scottish Wholesale.







# FIRST DAY OF CONGRESS.



**Monday, May 16th, 1910.**



## MORNING SITTING.

Shortly after nine o'clock on Whit-Monday morning the delegates began to gather in the Guildhall to the playing of the National Anthem on the grand organ. When assembled, the delegates numbered over 1,500. They filled the body of the hall, and the gallery accommodated a large number of visitors, who showed a keen interest in the Congress proceedings. Precisely at 9-30, Mr. H. J. A. Wilkins took the chair. He was supported by the vice-president (Mr. W. R. Rae), Mr. W. H. Watkins (who delivered the inaugural address), Mr. A. Whitehead (Assistant Secretary of the Co-operative Union), Mr. J. Shillito (chairman of the Wholesale Society), Mr. E. O. Greening, Mr. W. Maxwell, Mr. T. Wood (auditor), the foreign delegates (who gave to the platform quite an international character), the Mayor of Plymouth (Alderman J. Yeo, J.P.), who extended to the Congress a civic welcome, and members and honorary members of the Central Board. Mr. J. J. Dent represented the Labour Department of the Board of Trade, and Mr. W. H. Tozer the Registry of Friendly Societies. The absence of Mr. J. C. Gray (General Secretary of the Co-operative Union) was sympathetically commented upon amongst the delegates, and the suggestion from the platform that a telegram should be sent to him expressing sympathy and hope for his speedy recovery was enthusiastically accepted. As chairman of the previous Congress, Mr. W. R. Rae opened the proceedings by introducing the new president (Mr. H. J. A. Wilkins).

Mr. RAE said his duties were very slight. After an interesting and pleasant year of office it was now his privilege to hand over the reigns of

government to another and a better man. He had not had the pleasure of knowing Mr. Wilkins very long, but there were one or two curious bonds of union between them. He was a native of Plymouth—an historic town in the extreme south of Britain, and he (Mr. Rae) was a native of an island that had few claims to history, an island on the extreme north. Consequently, between them they embraced Britain. He understood that amongst his excellent qualities Mr. Wilkins was a Rechabite and a dweller in tents; he (Mr. Rae) was an Oddfellow and a dweller anywhere. But the best and truest bond of all was that they were both co-operators, and neither yielded to the other in love and admiration for the cause. He was sure the same kindness, courtesy, and consideration which had been extended to him during his term of office would be extended to Mr. Wilkins, whom he now asked to take the chair and preside over the Congress of 1910.

Mr. H. J. A. WILKINS, on taking the chair, received a very cordial greeting. He said he had had one or two resolutions placed in his hands and he would deal with them before proceeding with the ordinary business. The first resolution had reference to the loss which the nation had suffered through the death of King Edward VII., and was as follows :—

That this Congress of delegates from co-operative societies throughout the United Kingdom, representing over two-and-a-half millions of co-operators, who, with their families, comprise at least ten millions of the inhabitants of this country, expresses its deep sorrow at the sudden death of His Majesty King Edward VII., who worked so earnestly in the cause of international peace; and respectfully tenders to the Queen Mother and all other members of the Royal Family their heartfelt sympathy in the bereavement which has fallen upon them. The Congress also offers to His Majesty King George V. an expression of their loyalty on his accession to the Throne, and trusts that he may long be spared to reign over a happy and contented people.

He was sure he was only expressing the opinion of Congress when he said there were no more loyal subjects in the land than co-operators. He and his friend, Mr. Young (Co-operative Wholesale Society), had recently been to Austria, and whilst there attending a co-operative congress they received the sad news that King Edward had been taken from them. Everywhere he and Mr. Young went, whether they were in a train or at an hotel, they heard expressions of sympathy with Great Britain in its great loss. He could assure the delegates that the late King was greatly admired and loved in Austria, and that everywhere he was regarded as King Edward the Peacemaker. He also expressed the hope that the mantle of the late sovereign had fallen on his son, and that he would prove himself a worthy son of a worthy sire.

The delegates rose in their seats and silently indicated assent to the resolution.

## CIVIC WELCOME.

The PRESIDENT: We are honoured to-day by having with us, for the purpose of welcoming all the delegates representing co-operative societies in Great Britain and societies in Continental countries, Alderman Yeo, the Mayor of Plymouth. I am a Plymothian; I was born here, and I have lived in Plymouth all my life. There are a large number of Plymothians who have admired Alderman Yeo. He is a keen business man, and as a public man he has given the town the best of his services.

Alderman YEO was cheered on rising to welcome the assembly. He said he must regret that on account of trouble with his throat he would be unable to make himself heard. He realised this to be an important occasion, and it would have given him great regret to have caused disappointment to a large number of friends in the town by not attending. It had been the privilege of Plymouth to receive a great number of visitors from all classes of society, including reformers, philanthropists, millionaires, and philosophers. Some of them may be described very happily as those who "toil not, neither do they spin," but to-day it was his privilege to welcome a great assembly of the real workers of Great Britain. The gathering was one of men who earned their dinners before they ate them, and their sleep before they got a night's repose. But he gladly welcomed them to Plymouth on holiday, and hoped that they would do nothing whilst in the district, and do it diligently. Let it be a time of recreation, and do not bother about any trading interests. It was said of a statesman and thinker that he never played at business. They must enjoy themselves during this holiday. Banish dull care. They had been saving money during the past year. They looked like worried people. He advised them to spend their money freely among the small shops of the town. Some people said that most small shops had been shut up by something that was called co-operation. But he would ask them to help the small shops and strengthen those that remained. He most heartily welcomed the delegates to Plymouth, and hoped they would have a pleasant time. When they got back, they must send other people to visit them who would spend plenty of money in their midst.

## ABSENCE OF MR. J. C. GRAY.

The CHAIRMAN afterwards proposed that a telegram of sympathy be sent to Mr. J. C. Gray, who was prevented from taking his usual place on the platform at Congress, owing to serious illness. He was a valuable asset to the movement, and during the last four or five years he had been suffering keenly, and lately had had to undergo an operation. They were pleased to be able to report that, so far as they were aware, the operation had been completely successful. Perhaps before very long Mr. Gray would once more be able to put his hand to the co-operative plough and push on the cause of the movement.

The delegates rose in their places to signify their assent that the message be sent.

## WHITEHAVEN MINING DISASTER.

Mr. WILKINS afterwards proposed that a message of sympathy be sent to the sufferers at Whitehaven, owing to the terrible pit disaster which had recently occurred. Over 130 of their miner comrades had been the victims of a sad calamity, and he proposed that the sympathy of Congress be sent to the wives and families of the sufferers. Societies would probably have an opportunity later of expressing their sympathy in a more practical manner.

The delegates again rose to express their sympathy.

## LETTER FROM MR. J. C. GRAY.

Mr. A. WHITEHEAD (Assistant Secretary, Co-operative Union) was then called upon by the President to read a letter he had received from Mr. J. C. Gray (the General Secretary). The letter was as follows:—

“I am filled with sadness and regret that I am unable to be present at this Congress and occupy my position as General Secretary. Those who know what I have gone through during the last five or six years will understand my position. For a period of nine months or so I have been confined to my home, and unable to attend at the office, because the crisis of my illness was fast approaching. Eventually, it came to a day when I could go no further, and it was a case of my life being ended in a few days,—or, otherwise, the alternative of risking a very serious, and what promised to be a dangerous, operation. I am thankful to say that I came through safely, but from the severity of the operation I was reduced to a state of weakness which it will take some time yet to get over. I ask you to excuse my going into this explanation, but I want the Congress to understand that my inability to work, and my absence from Congress, is due entirely to absolute weakness. Notwithstanding all this, I did my utmost to keep up with my duties to the Union. In the intervals between the pain, and while lying in bed, I managed to prepare the new rules which are to be submitted to Congress. I also wrote and prepared the report of the Central Board in its usual form, and also drafted most of the resolutions which are to be laid before you. You will see that I have done my best, under great difficulties, to discharge my duties. This makes it all the more disappointing that I cannot be with you to assist in the discussion of the various matters.

“While lying at home thinking of the Congress I cast my thoughts back to the one held at Stratford in 1904. You will remember that we were honoured by the presence of the present Archbishop of York, who was then Bishop of Stepney, a man imbued with co-operative ideas and one who had practical knowledge of the various phases of our movement. The tenor of his address was to urge all co-operators to realise and practise the great ideals and principles which had been declared as the groundwork of the movement. He said co-operation was the outcome of a great need and was the outbirth of great ideals. It

meant holding together, and learning to respect and trust one another. It is necessary for the co-operative movement to be reminded of these great ideals, because the practice of many of our societies shows that the members have not yet realised what co-operation really means.

"What are the ideals of our movement? To make the social and industrial conditions of the workers more in accordance with humanity and equity; to band men and women together to work for the common good of the human race; to work in harmony and not with the idea of making all they possibly can for themselves, leaving their weaker brethren behind in the struggle for justice.

"It may be advisable to say a word or two in regard to the Co-operative Union, and the benefits and protection it affords to the co-operative movement in cases where attempts are threatened to make claims on co-operative funds which are altogether unjust and illegal. Some societies I know look with ridicule on the Union, and contribute to its funds most grudgingly. On the other hand, some societies realise something of what the Union is doing for the movement, and recognise it accordingly. It is quite common to hear contemptuous criticism to this effect—'What is the Union? It does no good whatever. It makes us no profit; it is merely a spending machine.' Co-operators, somehow, do not seem to realise that profits can be made in ways other than by carrying on business, publishing a balance sheet, and showing profits. Let me put it in another way. The *SAVING* made by the Co-operative Union, by any of its efforts to protect the funds of the co-operative movement from being plundered by designing schemers, actually *saves the profits of the business departments* to the extent of the financial call which would, without the efforts of the Union, have fallen on societies, and would, to a great extent, have taken away their surplus.

"Take a case in point. About three years ago a claim was made by the Board of Inland Revenue that co-operative societies should pay stamp duty on the allotment of shares, as companies do. They overlooked the fact that the capital of co-operative societies is altogether different to that of companies. In the case of companies the shares are *transferable* and *fixed*, always the same, and can only be reduced by the order of a court. When allotment duty has once be paid on a company's share it is done with, because the share is never withdrawn and allotted again. But notice how the case is with the general run of co-operative societies' shares. They are nearly all withdrawable and fluctuating from day to day. They are paid in one day, and may be drawn out almost any day after. Let societies which have such numerous transactions, in the paying in and drawing out of withdrawable shares, get their secretaries to estimate the number of transactions in a year and how many members deal with their withdrawable shares at frequent intervals. Then try to reckon up what it would cost your

societies if this illegal tax were imposed. The Board of Inland Revenue, as advised by their legal advisers, were unanimous in deciding that their claim was right and legal. We asked permission to state the case for co-operative societies. The permission was granted, and we sent in a lengthy statement, fully explaining the position of our movement under its own Act of Parliament (The Industrial and Provident Societies Act), and proved that we did not come under the Companies Acts, except for purposes of liquidation and winding up, as provided for in our own Act, and that the shares of co-operative societies were totally different to those of companies, not being fixed, but being more like floating deposits payable from day to day. Our statement convinced the Board of Inland Revenue that we were right, and the claim was withdrawn. It will be found, when properly weighed up by the societies, as previously suggested, that this action on the part of the Union has saved *hundreds of thousands of pounds* to the co-operative movement; whereas, had we been unsuccessful, this great amount thus saved by the efforts of the Union would have had to come out of the societies' business surplus, and their business would have been paralysed and their funds dissipated.

"Now, I hope it is made quite clear to all societies that the Union is of vast value to the movement in its sphere of protection of rights and funds.

"In conclusion, I trust this Congress will by its enthusiasm and its practical discussions set up a record to which future Congresses may look back and obtain higher inspiration and greater hopes of ultimate success. It is to give inspiration that Congresses are held, therefore, I trust it will accomplish great things."

The letter was received with cheers by the Congress.

### THANKS TO THE MAYOR.

The PRESIDENT: The Mayor has now to leave us, and I propose that the best thanks of Congress be given to his worship for his kind words of welcome.

The proposal was carried with acclamation, and the Mayor rose to reply.

HIS WORSHIP said: I thank you for your kind expression of thanks and for the opportunity I have had of welcoming you at this meeting, which has been to me a great pleasure. Having heard your high ideals expressed I may say there is not one co-operator in this room who is more heartily in accord with those ideals than your servant the Mayor.

The Mayor at this stage took his departure from the platform, the delegates standing until his worship retired.

### PRESIDENT'S WORDS OF WELCOME.

The PRESIDENT: I would like to say how pleased I am to welcome to the West, on behalf of the societies in this district, the Co-operative Parliament. There are some of you who remember the Congress held at Plymouth nearly

a quarter of a century ago, and you also remember the individuals who had the whole thing in hand at that period. Death has been busy since then, and has removed from the sphere of action a very large number of them, including our old friend and general secretary, Mr. Young. It is known that for a large number of years the mantle which was worn by him has fallen upon younger shoulders, and, so far as the progress of the movement is concerned in this part of the country, it is going along splendidly. At last year's Newcastle Congress, when Mr. Wonnacott was seconding the next place of meeting, he appealed to the delegates to come to this end of the country for the purpose of assisting the small stores. In Devon and Cornwall we have a number of small stores, many of them brought into existence within the last four or five years. The population in this district is very limited, and the entire population of the two counties will not total that of some of the large towns in the North. These small stores are doing good work in their districts, and I desire that the same magnificent influence left at Plymouth when Congress previously met here will be again left so far as it affects these small stores, and I hope that in the years to come we will be able to report that we sowed seed in good soil and that it has brought forth good fruit. Plymouth this year is celebrating its jubilee. Fifty years ago the society was established, and when the Congress was last held here it had been struggling on, and at the end of the first twenty-five years it had a membership of 7,500. Twenty-five years had been taken to get to that point; then Congress came. The enthusiasm of the North and the Midlands came to this end of the country, and now, instead of 7,500, the membership of the Plymouth Society is 38,000. Those who knew the Plymouth Society then and who know it now will admit that its progress started with Congress, and we hope that the results of the present Congress will be of the same character. Mr. Watkins has been appointed to give the inaugural address at this Congress, and I have, therefore, deliberately avoided dealing with the general growth or development of the movement. It would be unfair to deal with figures with which Mr. Watkins will have to deal, but there is one thing I would like to say before sitting down. This meeting is composed of business men. The co-operative movement is an organisation that is training hundreds of thousands of working men in business matters. I would have hesitated to take the chair had I not known this. Business men know how to conduct their discussions in a business-like manner, and I can depend upon your assistance, help, and guidance in all matters coming before the Congress. I thank the Central Board for the honour of being asked to preside at the Congress. It is an honour to a working man, and an honour to any individual to be able to occupy this position in his own town, and I trust that I will be able to maintain the high order that has been maintained by my predecessors in the chair, and I hope the Congress held in 1910 will be one of the most educational held under the auspices of the Union. Mr. Watkins, who is about to address you, is also a Plymothian, and known to Plymothians as a worker in the Plymouth Society. We all value the magnificent work he has

done so far as the educational departments are concerned. For a number of years he has been closely associated with the teaching of the various classes. Plymouth has always stood in the highest position with regard to these classes, and our friend Mr. Watkins has been largely responsible for that. We are proud of the honour of having a Plymouth man presiding at the Congress and a Plymouth man reading the address.

Mr. WATKINS then delivered his inaugural address.

## THE INAUGURAL ADDRESS, by Mr. W. H. WATKINS.

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### PREAMBLE.

LADIES AND GENTLEMEN,—I feel it incumbent upon me before coming to the main topic of my address this morning to refer to two events in which the whole nation is concerned. The death of King Edward VII. The destruction of the miners of Whitehaven. While “the people mourned a king departed,” they were inexpressibly shocked by the loss under harrowing circumstances of over a hundred sturdy, industrious coal-getters, whose dependents are left to the tender mercies of an unreformed poor law administration. Another king has already been proclaimed. Such are existing industrial conditions that twice two hundred coal-getters will be forthcoming if required. The life of individuals, however exalted or however lowly in station, is but limited. That of the whole people is continuous and persisting. Of courts and courtiers as such, and in the exclusive sense, we co-operators know but little, if anything. Of the doings in the circles which these terms connote our knowledge is equally restricted, while our desire for it perhaps corresponds. With humanity of all ranks and conditions, with its sorrows no less than its joys, we have perfect sympathy and complete attachment. The miners are lost to their families and friends. King Edward VII. has gone. We call him king. We like to consider him as a man, to regard him not as monarch but as a good fellow. His sympathies would have gone out as do ours this morning to that stricken community away in the north-west. We think there are few but will say that King Edward’s character was markedly human; his qualities such as all appreciate; his

frailties those which are common to most. Called to the fulfilment of great responsibilities, he devoted himself to his work in the way he considered best. Admiration for him in the manner and conduct of its performance cannot but have been evoked in all men. The more especially do his efforts commend themselves to us in that his ideal seems to have been that which we keep ever before us. It is no other and no less than the good fellowship of the nations. Of higher ideals there can be but few. King Edward VII. in the best and truest sense was a Co-operator. He and the miners have gone to their rest. Thither in due course shall we follow. Their families, those whom they loved and who loved and still love them, experience those intimate feelings into which it is not for us to enter. It has already been written "Blessed are they that mourn." With deepest, heartfelt sympathy we will go our way to do this day that work which is ours.

#### CONGRATULATIONS.

Coming to the important duty to which I have really been called, my first words must be those of congratulation. This thoroughly and splendidly representative assembly of co-operators from England and Wales, Scotland and Ireland, France, Belgium, Holland, Germany, Switzerland, Norway, Sweden, and Austria is a true indication of the happy and auspicious circumstances in which we have this day met together. In all the records of previous Annual Congresses it is rarely to be found that any Congress has been so numerously attended as this; never did the totals of our membership, capital, trade, and profits reach such figures as those at present shown; never before was the sense of unity and brotherhood with our fellow co-operators the world over so intensely felt and so cordially reciprocated; never opened there a fairer morning of promise to any body of social reformers than has to-day dawned for us here assembled and our fellow co-operators throughout the world. Great as has been our progress in the past, that to be anticipated in the future will be glorious if only we continue to stand loyally by our principles and resolve to be even still more faithful and persistent in their application.

Co-operators of Great Britain, co-operators of Europe, I here assert in full confidence that this is our day, that these are our times, and that the twentieth century, through the extension and development of our beneficent organisation, will be known to those who follow after us as the century of co-operation and of man's humanity to man. We are, and ought indeed to be, at this the opening of our Forty-second Annual Congress, a gathering of happy, enthusiastic, and resolute people.

#### A PERSONAL NOTE.

My second words shall be brief. They refer to myself. They are the expression of my heartfelt thanks to the United Board for their most cordial invitation to give this Inaugural Address. As a co-operator, no greater responsibility could have been placed upon me, and but few higher honours awarded. This I realise to the full.

#### PLYMOUTH AND THE PLYMOUTH SOCIETY.

My third reference must be to our town of Plymouth, "Nurse of Heroes" as she has been familiarly and affectionately called by one who loved her and knew her history well. You have selected Plymouth for the second time as a suitable and desirable place in which to hold our Annual Congress. You have honoured her thereby. In her name may I repeat the welcome accorded you by our chairman and his Worship the Mayor, and here assure you that in these days she as whole-heartedly welcomes her friends as in times past hotly she repelled her foes. May I also suggest that you will find her and her surroundings fair and her people hospitable, and further express the wish—nay, the certainty I feel—that your stay will be both profitable and pleasant, and that you will carry away to your homes, however distant, remembrances bright, happy, and long to be cherished, of the days of your sojourn within her borders.

Concurrently with their entertainment of Congress this year, the co-operators of Plymouth are celebrating the jubilee of the foundation and opening of their society. In so doing they have much for which to be thankful. The society, as you are all well

aware, has passed through troublous times. It has grown the mightier for having been smitten. That it has your best wishes for continued and increased success and prosperity we rest assured.

#### COMPARISON.

Friends, it is twenty-four years ago that the Co-operative Congress met in Plymouth, within these walls. The fact is provocative of the making of comparisons between the then existing circumstances and those of the present time, so seldom is it that our Congress is held more than once in the same place. Twenty-four years ago takes us to the year 1886. The 460 delegates then present were less than one-fourth of the present number ; the trade of the movement for 1885, the year immediately preceding the Congress, totalled thirty-one million pounds, and was done by a membership of just over 800,000. The returns for 1909 show a membership of about 2,600,000 and a retail distributive trade alone exceeding seventy millions. The resources of the movement as represented by capital then amounted to ten millions share and loan ; at the end of last year it had reached the sum of thirty-five millions ; whilst the profits during the period rose from three millions to twelve millions. Thus in something less than a quarter of a century nearly two million members, mainly heads of families and representing therefore about one-fifth of our present population, have been added to the movement. Their retail trade, with that of the former members, has increased to considerably more than double their former total trade ; whilst the employment of a more than trebled capital has enabled them to quadruple their profits, or as they should be more correctly termed, savings on outlay.

At the Congress of 1886 the part I am now undertaking—and the recollection again brings before me the honour you have conferred—the task I now attempt to perform was entrusted to, and most ably completed by, a peer of the realm, the late Earl Morley. That peers and lords do not now so frequently occupy places on our platforms and in our meetings as once they did is a matter for consideration as to the reasons. Such are probably many, but there are two which appear to be the chief. The first is the growing

and well-marked division of Society into classes and groups with opposing interests. The second—a far more pleasing and satisfactory one—is that the co-operative movement can find and is raising within its own ranks men and women willing, ready, and it may well be, capable of fulfilling the duties of even its highest and most important positions and that to the fulfilment of such duties they are increasingly being called.

#### CO-OPERATION KNOWS NO CLASS.

And in this connection it will perhaps be of service to again proclaim that the co-operative movement countenances no policy of exclusion or class division. Of it and in it membership and service are open to all. There are no barriers of caste, sex, colour, or race. A willingness to combine with others for the general good, and a compliance with the conditions laid down for the general benefit, are the only tests. To high and low, rich and poor, equal powers, rights, and duties are accorded. Of this feature of inclusiveness to which I refer the Plymouth Congress of twenty-four years ago afforded a striking example. Thereto one of the French representatives, that cultured and enthusiastic co-operator, M. de Boyve, made definite proposals for a federation between English and French co-operators for propagandist purposes. These proposals were unanimously adopted. Out of them there ultimately arose the International Co-operative Alliance, a federation capable not only of comprising English and French co-operators, but broad enough in its constitution to include, as it actually has done, those of all Europe, and to eventually embrace, when they are willing and ready to be included, the co-operators of the whole world. Our comrades from other countries gathered here upon this platform, and the demonstration to be made in this hall to-night, will together afford unmistakable evidence of the extent to which the spirit of Co-operative Internationalism has both permeated our Continental brethren and widened the sympathies of British co-operators since M. de Boyve first made his excellent suggestion.

#### A TRIBUTE OF AFFECTION.

Looking round upon this gathering one distinguishes the

faces and forms of many who are well known in the movement, men and women who have stood by it in good report and ill and devoted to it the best years of their life. I believe, and having searched the records—of a certainty know—that this Congress includes some who at the time of the previous Plymouth Congress were yoked to and straining at their co-operative tasks and who even now are still engaged in some form or other of co-operative work. It will not be, it cannot be, thought invidious if in reminding you of this I mention by name Mr. W. Maxwell, our gallant Scot, Mr. E. O. Greening, ever optimistic and cheery, both my most worthy predecessors in the important position I now occupy; and in addition to these refer also to the veteran, Mr. Joseph Greenwood, the ever youthful M. de Boyve, and to our General Secretary, Mr. J. C. Gray, with us in spirit but through illness bodily absent.

Then, as we pass to more general considerations we may yield up to them all for one moment a kindly thought and a sincere if inadequate expression of our feelings of respect for their character, gratitude for their service, and joy in their presence. So doing, the more cynical may perhaps charge us with hero-worship, but we will risk the consequences and plead slightly guilty to the charge, especially as many of us have quite recently, although in different ways, been honouring the birthdays of two great, if not the two greatest of English co-operators, Robert Owen and Edward Vansittart Neale.

#### A RETROSPECT.

You have permitted me to carry your minds back to the year 1886. May I venture to take you still further to the year 1844, to the days of the "Old Pioneers." Between their times and ours a period of sixty-six years intervenes. Those accustomed to find interest in what others regard as mere figures will note that this period is just two-thirds of a century and that, therefore, within it two generations have passed away, their tasks for all time accomplished. The babes of 1844 have not only become grandsires and grand-dames, but are nearing the end of their endeavours and achievements. They are leaving this visible

world and its work to us, the men and women of the present generation. By the end of the hundred years from 1844, that is to say in another thirty-three years, the work of the majority of us will be finished, and with us the third generation of co-operators will be gathered to its fathers. This, I submit, is not a gloomy or depressing thought, but an inspiring and stimulating one. To-day lusty, vigorous life is ours. Here are we, co-operative men and women, face to face with the tasks which are ours by birthright and acceptance. Upon us is placed the responsibility, to us will be given the satisfaction, with us will rest the glory, of their faithful accomplishment. To no others can the work be allotted, to us alone has been bequeathed the duty of carrying it forward manfully, hopefully, and with good cheer.

But so that we may the better understand the nature of the work waiting to be done and for us to do, and the course we should follow in the doing, let us by a brief survey realise as fully as possible what has already been done. Our grandfathers, the co-operators of the first generation, and our fathers who succeeded them, occupied each one-half of the period since 1844 for their work. The work of the former may be regarded as having been finished by 1877. That of the latter is just now being completed. Let us endeavour to trace in broad outline the more important achievements of them both, and estimate as well as we are able the nature of this organisation of ours of which even yet we can see only the early developments. Thus we may hope in some slight degree to penetrate the veil of the future and prepare our minds for the coming of that which the future will most certainly unfold.

Readers and students of co-operative history are invariably astonished with the extent and quality of the achievements of the Pioneers, and ascribe their success mainly to two causes—first, the loftiness of their ideals; second, the fact that their work had for its foundation the labour and experience of those who had gone before them. Whilst it is true to say that they set themselves no less a task than the complete reconstruction of society on a collective basis, it is also true that Robert Owen had

twenty years previously to their time given expression to the view that the great remedy for social ills was "Unrestricted co-operation for every purpose of social life." Thus believing, he unsparingly devoted both his energies and his fortune to getting his views accepted, and to the founding of institutions through which his ideals might find expression. Before the Pioneers came upon the scene his Labour Exchanges, the Community experiments, and the Union shops, all had had their day, and the promoters and supporters of them their disillusionment. Yet to the glory of the Pioneers it can be asserted that they abated naught from Owen's ideal, but rather kept it prominently before themselves in that famous scheme which, if they did not originate, they had the far-seeing wisdom to adopt. "The arrangement of the powers of production, distribution, education, and government" by the people for the people is still a worthy incentive to social effort on the part of all true citizens, whilst to assist in making such an arrangement has been the constant duty of every man or woman who has ever called himself or herself a co-operator. To obtain the powers wherewith to effect this arrangement the Pioneers with shrewd foresight adopted economic and ignored political means. After full discussion of all the circumstances they opened their shop. By the sale to one another of sugar, flour, butter, and oatmeal, limiting and fixing the rate of interest upon capital, and dividing equitably amongst themselves the savings thus effected, they not only put into practice a plan of social regeneration, but also attached it permanently to our vast industrial and commercial system, which then was, and after the lapse of sixty years still is, the wonder, if not, as is sometimes asserted, the envy, of the civilised world. And herein lay the triumph of the Pioneers. To this world-wonder of economic organisation they succeeded in coupling their infant scheme on that dark December evening in the little shop in Toad Lane. Already the results of its working have become an even greater wonder than that industrial system to which it was then attached and which it will some day replace. It has also become the larger hope of those who produce the wealth of the world but do not possess it when produced.

## LEADING PRINCIPLES.

The world-wide, ever-expanding co-operative movement of to-day is in the main but a multiplication in respect to transactions, and an extension over a wider sphere of operations of the methods and principles of the Pioneers. The sale in Rochdale of four of the most ordinary commodities of life in small quantities; the purchase of most commodities in large quantities for sale wherever a co-operative society exists; the manufacture of many commodities, from the raw material into finished articles, for distribution to co-operative consumers; the extraction of, as yet, a few products from the land—the great source and reservoir of the material necessities of life; are all simply steps in the path of progress towards the attainment of Owen's, the Pioneers', and our own ideal of a Co-operative Commonwealth.

The early co-operators soon found that with the expansion and growth of their movement a more and more complex organisation of its parts was essential; that, indeed, the development of such an organisation was inevitable. They could not have confined the movement within bounds or prevented its expansion, had they so desired. Like the common-sense enthusiasts they were, they did their utmost to stimulate and facilitate its growth, and were hindered only by the lack of capacity for rapid progress on the part of those who were attracted to the movement not by its ideals and its promise of future general social amelioration, but by the immediate material benefits it could confer upon themselves.

## THE ACHIEVEMENTS OF OUR GRANDSIRE.

Statistical records do not inform us, but it is probable that in eight years from 1844 there had sprung up 140 societies with a membership of from 20,000 to 25,000. In the eighth year (that is to say, 1852) the first Industrial and Provident Societies Act was passed. The practice of co-operation for some at least of the purposes of life was thereby legalised, and some measure of security and protection given to the slowly and painfully accumulated capital of the adherents of the then new movement. But—and perhaps more important still—the passing of this Act was the

first bond of attachment of the co-operative movement to the life of the nation on its constitutional and law-making side. This, having regard to the conditions and spirit of the times in which the Act was obtained, was a second triumph for co-operation. In justice it must be mainly ascribed to the devoted and disinterested labour of that band of broad-minded Englishmen of another social order and status, the Christian Socialists, rather than to efforts on the part of co-operators themselves. They acutely felt the need of such a measure ; their friends, the Christian Socialists, obtained what they required.

Following this, a second hold upon the mechanism of commerce was taken and a discovery made. To sell retail with advantage it was essential to purchase wholesale under the most favourable conditions possible. It was believed that by association a group of societies could obtain better terms in the markets than if each society entered the market alone. But there arose the question—Could societies co-operate to purchase in this way ? They could, if the law would permit. Accordingly another Act of Parliament was obtained in 1862 which made co-operation or federation on the part of societies, and incidentally “wholesale” trading by them possible. The Co-operative Wholesale Society was thereafter formed. Once found out, the principle of federation was put much into operation. Before the close of their thirty-three years of activity our grandfathers had applied it to insurance, to the production of a newspaper, to banking (after the Act of 1876), and, most important of all, to the welding of the greater part of the then existing co-operative institutions into a compact body under the name and title of the Co-operative Union Limited. This action brought with it great possibilities for protective, propagandist, and educational work ; and, further, resulted in the annual gathering together in some selected centre, of delegates representing these institutions from all parts of the country in that stimulating and impressive function, the Co-operative Congress.

#### THE WORK OF OUR FATHERS AND MOTHERS.

At the close of the “seventies” so much had been accomplished that it might well have been asked by the least progressive

of our fathers what their fathers had left to be done. They possibly did ask and received a prompt reply. For it was found that, in addition to a large number of societies having been formed to sell commodities, there had also arisen a relatively much smaller number to manufacture them. These manufacturing societies had as single entities far greater obstacles to overcome than the stores had ever encountered. Their membership was in most cases numerically weak, whilst their resources in respect to capital corresponded. Further, a market for their products was not easily obtained, and the difficulties of internal organisation were many. Our predecessors applied the principle of federation to them in 1882. It was found most beneficial, and when later, a special association of enthusiasts was formed to aid and direct societies of this type, their future was assured.

Early in this second period the women of the movement arose and made arrangements for united action in matters in which they were most intimately concerned. Needless to say, they laboured under no disability of sex, for the co-operative movement acknowledges no sex distinction; but as women they sought, and in their guild they found, a sphere suitable for the special exercise of womanly activities, and have since occupied themselves therein to their own advantage and that of the movement alike.

About the middle of this period was formed the International Co-operative Alliance. It is yet far too early to attempt to estimate what may be the outcome of this newest great development—this widest possible extension—of our co-operative organisation; but so much is certain, that it has already considerably modified for the better the attitude of British co-operators towards continental peoples, given some of our insular prejudices a rude and wholesome shaking, and enabled us to see that co-operation may elsewhere and in other circumstances manifest itself in many ways to us previously unknown, and, at the same time, confer upon others benefits equal to, or even greater than, it has given to ourselves, through the methods which we particularly favour and have adopted. It can also be clearly perceived that a still greater thing is being helped forward thereby.

The brotherhood of man may still perhaps be regarded as only a dream, but no one who has attended our Co-operative Congresses in recent years would do other than assert that its realisation has been materially assisted by the formation of the International Co-operative Alliance.

Besides the before-mentioned, there have been other and more recent developments in our movement at home which everybody will easily remember. These, though confined within their own special limits, possess both interest and importance. Thus in Ireland, that country of absentee landlords and dwindling population, there has been created a network of Agricultural Societies and Credit Banks. These, while relieving the terrible poverty of the rural districts, have also been the channel through which new hopes and aspirations have entered into the hearts and lives of the people. Then there has been the adoption by the Educational Committee of the Union of systematic methods of teaching the principles of co-operation and allied subjects to adult members of societies, their children, and employés—a step of which nobody can predict the ultimate outcome in benefits to the movement. Another important event has been the formation by the Employés of the movement of an association of their own for purposes affecting the interests of this indispensable section of co-operators; and last, though not least, special organisations have been created for dealing with the housing problem on Co-operative and Garden City lines, and for extending the benefits and advantages of co-operation to the rural population of Great Britain, to whom, probably, of all classes of workers its principles are least familiar, and by whom its advantages are least appreciated.

#### FEATURES OF ADVANCE.

For our present purpose this enumeration of these successive steps in the development of our movement will serve. To give details in respect to each would be impracticable, were it necessary. Each advance has been the outcome of a definite, and it may also, I think, be called a rapid, though necessarily incomplete application of co-operative principles to certain branches of industry and trade. The chief features of this advance are the

joint accumulation and common use of capital ; the employment of labour in ever-increasing amount ; the equitable distribution amongst those concerned of the advantages arising from such use and employment ; and an unvarying, never-failing willingness to share the general benefits of co-operative association with all who feel disposed to join the movement.

### THE PROCESS.

But, apart from this, the actual process of development is remarkable, and it is to this I would call your special attention for a time. There appears to have been a peculiar and uniform course followed at every step of the way and at every stage of the growth. So constantly and uniformly has this been pursued that, had the facts in connection with it been observed as phenomena in some field of scientific research, a law known as the "law of development" would probably have long since been enunciated. In the laws of co-operative development, however, comparatively few are interested, even amongst those whom they most intimately concern. But what is the process ? It begins in every case with the springing into existence of a greater or lesser number of similar or approximately similar units, that is to say societies, each self-dependent, self-reliant, and self-governing. In course of time certain influences acting upon them produce an effect resembling that ascribed to the attraction of gravitation upon the bodies comprising the solar system. They cease to be entirely self-dependent ; they become inter-dependent, and turn about a common centre. They constitute, in short, what may be termed a co-operative "system." Of such systems there are already many types, and their formation is still proceeding. The same thing is repeated over and over, but with every repetition there is either a difference in the character of the units or in the purpose for which they combine. As the higher stages are reached, the combination is wider and more inclusive in scope. Former systems become the units of the following system, which, in turn, itself becomes a unit in that succeeding. As an illustration take the ordinary retail distributive stores. Hundreds of separate societies, completely independent of one another, sprang

up in different parts of the country in the fifteen to twenty years immediately following 1844. Subjected to more or less similar conditions, and experiencing similar needs in respect to obtaining supplies, they united in 1864 and formed the system known as the Co-operative Wholesale Society. This society, at first of relatively slight importance, has in less than fifty years developed into a concern of admittedly mammoth proportions. Similarly with the societies known as the "Productives." Independent in their origin and government; dissimilar as regards the commodities they produce; resembling one another in constitution; possessing other common characteristics and experiencing the same difficulties; they combined and formed another system—the Productive Federation. A very recent example is that of the co-operative associations lately established to provide their members with house accommodation. These, designated Tenants' Societies, number as yet less than twenty, but have the possibility of almost indefinite multiplication. They have already combined for common purposes in the Co-partnership Tenants' Society.

A still further exemplification is given in that portion of the Central Board's Report to Congress devoted to Agricultural Co-operation. There are described in detail the efforts being made and likely to be continued towards the federation of agricultural societies for the disposal of their produce to town consumers through that other great federation—the Co-operative Wholesale Society.

But, and here is the next point of importance, these societies and combinations and others which have arisen form the units of another combination, including them all and national in its character—it is the Co-operative Union, which throughout Great Britain and Ireland stands for and embraces all principles, actions, and institutions calling themselves co-operative.

But still the process of union and inclusion is incomplete. The peoples of other nations are, equally with us, imbued with the spirit of association. Along their own lines, but by similar steps, they, too, have brought the process of combination to the national stage. Acting under the influence of the great combining forces which have governed their actions in the narrower

associations, proved stronger than the barriers of race, language, or creed, and more potent to join together than all else to keep asunder, the national unions themselves have combined and reached the movement's highest consummation—International Union.

#### THE TRUE NATURE OF THE MOVEMENT AND ITS POSSIBILITIES.

Thus we realise that our movement is no longer, what in the past it was aptly designated, "a State within a State," but, instead, transcends the State and all States. Ultimately, when men and women possess the faith and the vision, as they must and will, this Co-operative State will become the one and only State the world shall know. But that is in the future. For it we will hope and work. Meantime, and at the risk of becoming wearied, let us consider yet a little further the nature and possibilities of this movement, developed by our fathers and handed on to us. We have fully realised that everywhere it has been of local growth and origin; that its roots are firmly planted and can only be planted in places where people, feeling the need for association and having the impulse to associate, are capable to some extent of subordinating their imagined own to the common good; that it has spread rapidly and irresistibly from locality to locality; that it manifests itself in various ways; that no limits can be placed upon the number or the variety of its modes and spheres of action; that the units of which it is comprised form an organisation of ever-increasing complexity; and that although from the economic standpoint—from the wealth-producing point of view—its work can only be said to have been just begun, yet in breadth and sweep it is already inclusive of the whole world. Thus, while extension in respect to area and space is impracticable, its possibilities for new and varied forms of manifestation are great. Great also are its opportunities for the intensive development of institutions it has already established. Do we still need illustration of these points? Turn to the stores. From Rochdale they have spread in every direction—north, south, east, and west. Their number, by amalgamation of neighbouring stores, now tends to diminish rather than to increase. True is it that

existing stores are extending their boundaries, but the store forming activity of the movement seems to be suspended. Yet the number of individual members comprised in the stores is augmented yearly, the trade expands by millions per annum, and steadily larger grows the amount of capital invested in them. Despite all this, observers far from the most sanguine freely assert that the annual trade might be easily doubled, whilst by the removal of the present somewhat arbitrary and decidedly out-of-date restrictions upon the number and value of shares a member may hold, capital would come in like a flood. Again, consider the Wholesale Societies. It is difficult to conceive the need arising for any other than we now possess. The present societies meet all requirements in respect to their number, but the volume of their business is yearly expected to increase, and undoubtedly will continue so to do for decades and even generations to come. As illustrating quite the earliest beginnings of a special phase of operations, take the new house-building societies already mentioned. Even in co-operative development their growth has been phenomenal. Operating in a hitherto unexploited field, the amount of capital already accumulated by and in them is considerable. That it may ultimately exceed the amount employed purely for purposes of distribution of goods is not only conceivable but probable. Although this phase of co-operative effort, like the store system, is essentially local in its application, it has quite early acquired a national aspect by the linking up of its units for common purposes in the central Tenants' Society.

#### WORK IN THE FUTURE.

Here our cursory observations of past efforts and achievements must end. Time presses, and we promised ourselves a glimpse, if only a glimpse, of what the future might bring. But we have reached that point where we can see that the immediate work to be done in the co-operative movement—our work, the work of this generation—is of at least three kinds. They are, first, the continued expansion of our movement in wider and more comprehensive outward reaches, until, as Robert Owen dreamed, its methods have been applied “for every purpose of social life”;

second, the strengthening and development in every detail of the institutions through which our co-operative faith finds present expression ; and, third, the general consolidation of the movement, by the co-ordination and knitting together of its various parts to form that balanced and harmonious whole called by Mr. J. C. Gray, in his Congress address at Birmingham, "A national society. Advance is thus possible in different but not necessarily conflicting ways. Much confusion of thought and numerous misunderstandings would be avoided could this fact be made clear to all. The movement already comprises interests and evokes activities which need careful correlation and nice adjustment. Others will arise—locally, nationally, and internationally—each requiring to be understood and in due course assimilated by the others. The future will demand of us that we be more catholic and tolerant in spirit, and that, while endeavouring to obtain the clearest view of the possibilities of that part of special organisation within the movement with which we may be more closely associated, we shall also be ever-extending our outlook and bringing within our observation other differing parts in which our fellows are more intimately concerned. Let us remember, in short, that our geese are not the only swans. We shall need and must have in the movement—indeed its very life depends upon—local effort, local sympathies, and particular interests. The existence of parochialism, provincialism, and even sectarianism, in a certain sense, will always be essential ; but we do not therefore require parochialists, provincials, and bigots. To do one's duty to one's own society, locality, or special organisation, it is not essential that we should loftily ignore the existence of all outside it, but rather is it necessary to have a full knowledge of the wider organisation, and to combine with such knowledge the steady aim of the proper attachment and relationship of the local and partial to the whole. Seemingly alien, so far away as it doubtless sometimes appears, it is, after all, very near and familiar. It cannot be otherwise when people in all essentials precisely like ourselves, actuated by similar motives, impelled by the same needs, holding common aspirations, are each and all in their own way doing what they can, and as speedily and

effectively as circumstances will permit, to establish a better, more rational, harmonious system of society out of the imperfect and unsatisfactory material and often exceedingly limited resources at present at their disposal.

### CO-OPERATORS THE ONE GREAT ESSENTIAL.

Thus have we come this morning by a devious route to this basic fact that the movement truly and in reality consists of co-operators, and that its continuation and growth depend upon its ability to carry out its one great function—the production of co-operators. Without these it is but a frame, a shell, an empty form, a body without a spirit. Given these, were it conceivable or possible that the whole of its material possessions—those things by which men within it and without it too often mistakenly estimate its importance—could all be swept away and only the co-operators remain, then it would still be assured that its outward expression, its structure, habiliments, and accessories, would be speedily restored without the loss of any of those features which are of importance and really essential.

The ever present need is that equal attention and care should be given to the special machinery by which true co-operators are made as to that by which they are physically sustained. This, as a practical co-operator, I maintain, and it is with some regret therefore I note that the grant for education is not for the present increasing commensurably with membership and trade. I say for the present, because I firmly believe that when we of this generation get thoroughly at grips with our work, all that is necessary in this direction will be done and done fittingly. There is already an increased response, if but a slight one, to the annual appeal of the Central Educational Committee for additional funds for its work; whilst during the year the members of the Scottish Wholesale Society have approved of a grant being made especially for educational purposes for the first time. That it will be continued and augmented I have no doubt, nor that the example will sooner or later be followed by the sister society of England and by every society in the land engaged in co-operative business and making profits thereby; for all alike benefit by the efforts and expendi-

ture of the Central Educational Committee and the spread of education. Those making no subscription are pretty much in the same position as workers in any branch of industry who refuse to pay into the funds of the trade union, but are not averse to accepting the whole of the concessions gained by trade union action. I would submit that it is our duty to encourage the Central Educational Committee to press on with their excellent work and persist in their applications for funds to all non-subscribing societies, and not to give over until the last of them has been brought to see the wisdom and equity of the step they are being invited to take. As well locally as centrally the need for a judicious and adequate expenditure of funds for educational purposes will become more and more insistent as the special educational requirements of co-operative members and employés are better understood. Already it is evident that some portion of what is being spent locally by societies might well be diverted to a common fund to be administered by the Central Committee, which, by virtue of their position and experience, would use it with much greater power and effect. The work in connection with the organisation of classes for children, adult members, and employés is much restricted in its scope by the present paucity of central funds, as all who have given attention to the subject assert. I refer to this matter only to ensure, if possible, that the attention may be given to it which the circumstances require, and because it is so intimately associated with the chief purpose of our existence as a movement. The education of co-operators must be the continuous duty of co-operators. They shirk this duty at their peril.

#### WORKS MUST ACCOMPANY FAITH.

Having insisted, and we trust sufficiently forcibly, on the importance of stimulating co-operative thought and properly training the co-operative instinct, let us turn to the no less important subject of co-operative action. It is Emerson who says, "What we must do is what concerns us"; and clearly, what we co-operators must do is—continue the work which those who have gone before have so well begun. With them, so far as they

could make it, the movement was, and with us it must also be, an economic expression of co-operative faith. Men and women still live by the sweat of their brow, or, if not of their own brow, then that of the brow of some other man or woman. Society is supported, the individuals comprising it are kept alive, food, clothes, shelter, luxuries, are all produced by labour. Each and every co-operative society is a standing protest against the unjust and inequitable labour conditions which arose a century and a half ago and still prevail. Every society is not only a protest against these conditions, but is a means for the gradual substitution of better; of conditions which are now arising, and still more in the future will arise, as the outcome of the conscious effort of men to live as men, in a well-ordered, truly human social state, and not as ravening beasts upon the blood and bodies of their fellow creatures. And it is the great duty of co-operators to loyally support and do their utmost to extend all descriptions of co-operative societies and their work in the only way they can be supported and extended, namely, by using them.

#### NEED ALSO FOR GREATER FAITH.

There is need on the part of both members and management of a firmer belief in the ability of our movement to do what is expected of it, and also of a speedier translation of that belief into works. These latter, so far as the great majority of members are concerned, are required to be commonplace and ordinary rather than heroic. They are associated in the main with what may be termed the co-operative exercise of the power of the purse. Out of the purse comes the capital of the movement, when this capital is not simply an accumulation of profits. From the purse, by what we have earned by our labour, we pay for what we consume in order to live. By the nature of the things we demand for consumption shall we be co-operatively known. More than at any other time it is when we spend that we either support co-operative methods of employing labour and distributing the results thereof, or more firmly establish those other methods of production which in moments of righteous indignation we denounce as unfair and unjust. As surely as, more surely than, the penny

put in the slot of the automatic machine will set the wheels in motion which cause the article desired to be thrown out, will the penny, the shilling, the pound in the hand of the purchaser of co-operatively produced goods cause the wheels of some co-operative factory or workshop to revolve for the production of commodities to fill the vacant spaces made in the shop fixtures as a result of that purchase. This is what we chiefly mean by using the movement. Put the penny in the right slot, ye practical people, and recommend this practice to your friends. No other way is co-operatively genuine. In all seriousness I would here appeal to the women of the movement, the purse-bearers in millions of homes. Did they but realise it, their power in this respect is almost unlimited. By steadily, constantly, and invariably demanding co-operative products, they may gradually but inevitably and irresistibly call into existence that co-operative organisation of labour by which their demands must be met. On all occasions, and especially on such a one as this, it cannot be too loudly proclaimed that the demand for co-operative productions is a demand for co-operative labour. The pioneers understood this clearly enough. Their shop was the simple means to manufacturing and ultimate agricultural ends. The movement has continued to perceive this truth, if more dimly sometimes than at others. The discussion on Agricultural and Distributive Co-operation contained in the Report to Congress, and to which I have previously called your attention, is evidence that the light is growing stronger, and that we are getting to see more distinctly that when we buy things we either help forward the movement or retard its progress. Here are the managing bodies of our societies brought face to face with their heaviest responsibility. To quit themselves manfully in regard to it is oftentimes difficult; to take a line of lesser resistance there are strong and numerous temptations; to turn away from the consideration of the graver aspects of it there are many inducements. It therefore becomes the more necessary here to insist upon the importance of the full and true performance of duty in this respect, and to point out that any, even the smallest, dereliction is not only a serious betrayal of trust, but is an actual throwing away

for ever of an opportunity of helping forward the movement. Accepting this view, the ordinary member of a society will at all times feel it incumbent upon him to exercise his whole influence in keeping the buying done for the movement within the movement, and not allow the force most potent for progress to be wrongfully used or carelessly dissipated.

#### CO-OPERATIVE HOUSING.

Before branching away from this line of thought, let me now appeal for the fuller application of the co-operative principle to the important matter of housing and house ownership. Excepting the newly-formed Tenants' societies, which are truly co-operative in their methods, there are few societies which have built houses and have not sold the whole or some portion of them outright with the land upon which they stand. This course, however convenient to a section of the members or temporarily expedient to the management as regards outlay of capital, is not, I submit, in accordance with the ideal of a co-operative community in the future. In practice it has already resulted in houses and land acquired by co-operative methods and co-operative funds passing altogether out of co-operative control. It places in other and private hands the power of hereafter realising an unearned increment. To prevent this in all circumstances must ever be the duty of co-operators. It is being demonstrated by the Tenants' societies practically, and by argument and reason on the part of the Co-operative Garden City Committee (of which I have the honour to be a member), that the better and only satisfactory way in the long run is for both houses and land to be owned collectively by the members using them and those forming the institution by which they are erected. Past inconsistencies and errors may therefore be avoided by co-operators of to-day in respect to the building and owning of houses.

#### FINANCE—A BRIEF REFERENCE THERETO.

Out of the further consideration of the question of the power of the purse there arises that of co-operative finance generally. It is a matter which might well engage the sole attention of the

whole movement until next Congress, for in it probably as in no other matter shall we, as co-operators, meet the most difficult of our problems. Whilst it is safe to say that it is intimately associated and must be treated in conjunction with that of the closer organisation of our movement, it is not easy to point out the direction in which the next step forward must be taken. That the time has arrived for the removal of the present legal restrictions as to the amount a member may hold in a society, many people think. In these days of vast agglomerations of capital such limitations seem absurd. The need for them, if it ever existed, has passed away; while to make really appreciable progress in the acquisition and cultivation of land, the manufacture of commodities, and the provision of houses, huge amounts will in the future be required to be employed. Against the removal some arguments will doubtless be used within the movement, but stronger still will be felt the external opposition, which is not argument, of those whose interests and profits would be menaced by the application of capital to the earlier stages of the production of commodities in a way that would strike the imagination of the people and be worthy of the Co-operative movement. But sooner or later what is now being suggested will have to be done, and meantime the wisdom of a policy of internal organisation of resources is beyond all question.

The proposal of a co-operative currency is being made. The suggestion will surprise many people, although it should not do so. Of such a convenience there already exists the germ and beginning. Several societies, probably a growing number, have adopted the practice of issuing dividend vouchers exchangeable only for goods. All societies might with advantage offer such vouchers as an alternative to money on all occasions of withdrawal. The practice would in every case prevent some of the trade belonging to the movement being lost, as it now is. The distress vouchers issued from time to time by the Co-operative Wholesale Society well illustrate how such a currency might be used.

No consideration of the question of finance could at the present time be regarded as complete which did not include that of credit. Credit, as the term is used in the movement, implies obligations

to pay which are not met. Bad debts, in short. In mitigation of the practice of obtaining goods without ever paying for them not a word can be said. The practice thoroughly deserves all in the way of denunciation it has had, is getting, and is likely to get. But whether there is an actual tendency in the movement towards its increase, statistics so far available do not seem to have proved. Increased debit balances at the end of a quarter or half year do not prove it. The only test is that of actual loss. Members of societies in which credit is given might with advantage make it their duty to find out the actual facts, and deal with the situation they disclose accordingly. In this respect, as in so many others, prevention is better than cure. The provision of facilities for prepayment by an adaptation of the voucher system previously mentioned and the continued use of provident funds might reasonably be expected to lessen the evil which is commonly believed to exist, and also to recoup a society for the cost of providing and conducting them. This question is one in which the women of the movement can do much. Both for good and for ill the future rests largely with them. The anxiety displayed by the Women's Guild in regard to it is evidence that its importance is fully realised. And here it and other aspects of the finance of the movement must for the present be left.

#### CONSOLIDATION BECOME THE PRESSING QUESTION.

The one great question, the duty of the solution of which will fall to co-operators of the present generation, is that termed by Mr. J. C. Gray, in his Birmingham address, "The consolidation of the movement." This question has many sides; with the view to its settlement, many suggestions will be discussed; in it are involved many other questions, each having its own particular interest and importance. As long ago as a quarter of a century that capable and sympathetic, if not always finally convincing writer on the movement, Miss Beatrice Potter, in her then recently published book, "The Co-operative Movement in Great Britain," referred to it as being "loosely organised." This, although probably only another way of saying that its organisation was incomplete, does not convey the idea of its completion being possible or likely.

And although but little has been done in the interval towards such completion, yet, as a result of our own brief survey this morning, it will be seen the work is one which in the nature of things cannot be much longer deferred. That indefinable something known as "The spirit of the times" is all in favour of combination, amalgamation, association. External and internal influences are alike pressing this matter forward. Its continued relegation to the background will soon be no longer possible, even if it be desired. How to make the next advance is, however, the thing which is mainly exercising the minds of those who are giving it serious thought. Personally I am of opinion, and would submit for the consideration of the Congress and of the movement, that an advance may be made along three separate and distinct, but three converging, paths. They are, first, the path of Defence and Reserve; second, the path of the Employés; third, the path of the Central Board. Let us deal with them in the order named. Some years ago societies in different parts of the country were attacked by combinations of retail traders. In certain places these attacks were most virulent, and although affecting the movement as a whole but little, caused some damage to, and much disquietude in, some of the societies upon which they were made. Sympathy with the hurt aroused feelings of combativeness in co-operators and a determination to resist these acts of aggression. A defence fund was opened of dimensions large enough in its ultimate development to enable the subscribers to treat with scorn the boasts of the enemy that many societies, if not the whole movement, would be speedily overwhelmed. The effect of the fund was marvellous upon the spirits and attitude of both parties. The movement attacked is again going its way, more vigorous and flourishing than before. Of the other it might well be asked, "Where is that party now?" The answer does not matter. What is really of importance is the recognition by a few minds in the movement of the power, by wise association, to become practically invulnerable. The arrangements then made enabled the whole strength of the movement to be concentrated on the point attacked. Thus met, the attack could do no other than fail. A further moral seems to be pointed in this. The united reserve

funds of the societies in the movement now amount to £4½ millions, the increase in one year (1908 to 1909) was over a quarter of a million. Let it be arranged that this huge amount shall be, like the defence fund, available at short notice at any point required ; then, besides being safe from attack and possessing the knowledge that any internal weakness may be repaired without risk of damage to the whole, the movement will have the beginning and foundation of that solidarity and unity for which many of us have hoped, and it has never yet truly experienced.

Now turn we to the second path. Much care has been taken and some considerable expenditure made by the Central Education Committee in recent years to equip the employes it has found in the movement more thoroughly for their work. The committee has herein recognised its full duty to the movement. It does not appear, however, that as yet the Education Committee or any Central authority of any kind has concerned itself to see what kind of employé is entering the movement, and what percentage of those entered is fit or what percentage unfit for its and their work. Service within this new social state of ours is equally honourable to them, proper and efficient service equally important to us, as is that in the other outer State in which we are trained. The other State has its State servants, judiciously appointed, properly engaged, duly enrolled. There would appear to be many reasons why co-operators should adopt the best State methods for the engagement of its employes. Were these adopted, many of the anomalies now existing would disappear, and also many difficulties. The hours and wages questions would far more easily be settled ; the employes would be given a status more satisfactory to them and a position of greater dignity in the movement ; a new spirit of emulation would be induced ; and, perhaps most important of all, the frame of the movement would be far more efficiently knit together than it is at the present time. Objections, difficulties, impossibilities will be raised to the suggestion, as a matter of course, but it is just now our business to make suggestions, and herald, if possible, an advance. As a small beginning, the question of the desirability of the national registration of managers and secretaries has already been

announced for discussion by the new "Students' Fellowship." This proposal does not perhaps seem so utterly outrageous; the principle we are advocating, however, is involved, and that is of chief importance at present.

And, finally, the third path, that of the Central Board. Blankly and without qualification the proposal here is to make an extended Board—a real National Council. The suggestion is not new; it is simply a slight modification of one made by Mr. Gray for his outlined National Society. It may perhaps be regarded as less revolutionary, and therefore find some favour, inasmuch as only the Council is now proposed; the National Society is to come or grow or be attached or evolved afterwards. It is a kind of first step. Its cost will be its damnation to a certain type of mind, of which, fortunately, rarer examples are now to be found in the movement than formerly. This Council should be truly National; be comprised of people who have qualified themselves for service by not less than a three years' period on the board of management of a society, with a further two years on either a district committee or a sectional board; and later, perhaps, by having passed certain specified examinations arranged by the Central Educational body. There are fifty-nine districts of which the country is co-operatively comprised; one might easily be added. The National Council might be double that in number and thus 120 in all. But the members, though nominated locally, should be elected nationally, in the same way as other democratic bodies elect their councils, and so ensure that those appointed are really people of national reputation and capable of performing national service. The functions of this Council would be those performed by the present Central Board, which it would supersede. Sectional boards would also no longer be necessary, their work being undertaken by the Council, which could be kept in closest possible touch with every locality by the appointment of two of its number to the committee of every district.

The great advantage of a Council of such a character and so comprised would lie in the supremacy of its authority. To Congress alone would it be subordinate and responsible. Past conditions, recent controversies, existing circumstances, all point

to the necessity for the existence of such an authority, and until it is forthcoming the co-ordination of the diverse and sometimes conflicting elements in the movement would appear to be impracticable. Its coming is in a measure foreshadowed by at least two things to be brought before your notice in later sessions, one being the resolution concerning the question of Insurance, the other the New Rules of the Union, in which is embodied an alteration strengthening the position and extending the influence of the present United Board in the directions indicated in my reference to the functions of the proposed National Council.

Be it known as the United Board, or National Council, or by any other name, the necessity for a strong central authority, commanding the adherence and respect of all sections of the movement and capable of exerting its weight and influence to ensure its being paid that respect which is its due, will gradually, I think, be admitted. No body or organisation is complete without a head, and an organisation such as ours demands one containing within it all the powers essential for government, control, and advance. Let us be no longer than is absolutely possible without such a head, so that it may not continue to be said of us with truth that we are a body "loosely organised."

Permit me now, in the briefest possible summary, to bring my remarks to a close. Once started, it is difficult for one loving the co-operative movement and seeing some of its possibilities to know when to stop. You have patiently allowed me to review its history for the two-thirds of the century passed since 1844. Together we have tried to see the order of development of our movement and to realise to some extent its nature. We have agreed that its chief, its only essential, elements are men and women endowed with the social instincts and resolved to find opportunity in human society for their exercise. We have made no incursions for observation purposes into other fields of social activity, and made but little reference to the forces, hostile or benign, by which we are surrounded and consciously and unconsciously influenced; instead we have concentrated upon our own circumstances and conditions solely. We have thereby, I would fain hope, acquired a sense—a feeling of inevitable movement and

advance on our part and that of the movement; and got some idea of the directions in which progress is being made and of others in which it may be possible. Possessed with joy because of what has already been achieved, let us look forward to greater triumphs yet, believing that, in the unfolding of our scheme of social evolution, as in that of mankind generally and the universe in which all is contained, "The best is yet to be."

#### VOTE OF THANKS.

Mr. J. R. DAVIES (Western Section) moved a vote of thanks to Mr. Watkins for his address. He said he would like to do this in the Welsh language, but perhaps it would take too long to translate. He would, therefore, say what he had to say in the English language. He described the address as an excellent one, and said they had long looked upon Mr. Watkins as a pioneer in the thought department of the co-operative movement. He had given them sufficient to think over for the next twelve months. They had had an excellent epitome of the history of the co-operative movement, and with their permission he would venture to summarise it in the words of the poet as follows:—

"Look back,  
How much there has been done.  
Look round,  
How much there is to win.  
The watches of the night are done,  
The watches of the day begin."

Mr. W. MILLERCHIP (Midland Section) said he wished formally to second the resolution. In view of the patience they had displayed in listening to the address, he would content himself by saying "ditto" to the remarks made by Mr. Davies concerning Mr. Watkins and his address.

Mr. J. SHILLITO (chairman of the Co-operative Wholesale Society) said it had been customary since ancient days to present a copy of the Wholesales' Annual to the gentleman called upon to deliver the inaugural address, and he had great pleasure in handing the 1910 volume, specially prepared and printed by the Wholesale Society, to Mr. Watkins. Proceeding, Mr. Shillito referred to the conferences which used to be held on Good Friday, and said the present Congress was the outcome. The position to which the movement had attained was a tribute to the way in which the foundations had been laid. It had been of great advantage to the working classes of the country, and he believed it had not yet seen its best days.

Mr. W. H. WATKINS suitably replied, and expressed his thanks for the patient hearing they had given him. He was afraid he had exhausted them; perhaps it would have been better had he exhausted himself first. He might have taken up too much of their time, but he hoped they would allow him to

plead, as an excuse, his love for the cause. The delivery of the inaugural address had been placed in his hands by the Co-operative Union to accomplish, and he wanted to say what he felt with regard to matters associated with the co-operative movement. He was convinced there were questions deserving of the attention of the best thought in the movement. He was exceedingly grateful for the presentation made to him. Many years ago—at the Perth Congress, to be exact—he witnessed the presentation of a similar volume to Mr. Wm. Maxwell (president of that Congress) by Mr. Shillito. He had little idea then that the time would come when he would be called upon, in his own town, to receive at the hands of the same gentleman a copy of the Wholesale Societies' Annual. It was an honour which he was sure he did not deserve. Every one knew the saying that a prophet had no honour in his own country. Evidently he was no prophet. He had been honoured, he had received their patience, and for both he desired to tender his sincere thanks.

#### DELEGATES FROM OTHER COUNTRIES.

The PRESIDENT: We are honoured with having on the platform a number of Continental brethren. I have been asked to announce their names and the countries they represent. They are Dr. Benno Karpeles, our friend from the Austrian Union and Wholesale Society; Mons. Victor Serwy, Federation of Belgian Co-operative Societies; Herr Heinrich Kaufmann, German Co-operative Union; Herrn E. Markus and E. Scherling, German Co-operative Wholesale Society; Dr. O. Schär and Dr. Weckerle, Swiss Co-operative Union; Mr. S. Jørgensen, Danish Wholesale Union; Mr. O. Dehli, Norwegian Co-operative Union; Mons. A. Daudé-Bancel, French Co-operative Wholesale Society; Mons. E. de Boyve, French Co-operative Union; Mons. Anjollini and L. Héliès, French Co-operative Union and Wholesale (Socialiste) respectively; Messrs. C. W. Schmidt and O. Klang, Swedish Co-operative Union.

Mr. A. WHITEHEAD (Assistant Secretary): We have also had letters of regret from the Finnish and Hungarian societies, who are unable to send delegates this year. Holland should have been represented, but we have received, at the last moment, a letter from M. Goedhardt stating that owing to Parliament being called together he could not get away, but he sends his best wishes for the success of the co-operative movement.

#### OTHER DEPUTATIONS.

##### TRADES UNION CONGRESS.

Mr. J. BUTTERWORTH (Newcastle) extended greetings to the Congress on behalf of the Trades Union Congress. He said he felt inclined to dignify himself with the pretentious title of "industrial ambassador," representing,

as he did, upwards of 2,000,000 working men and women. The trade union movement was brought into existence about the same time as that of the co-operative movement. It was born in penury and raised in adversity, but it had encountered the storm with success, and trade-unionism had of recent years taken a bolder step by sending men from the pit and the workshop to Parliament. He ventured to say that their representatives in the House of Commons had justified their presence by the legislation they had moulded in favour of the working classes. They hoped, however, to double and treble their number in Parliament. As he looked at the assembly before him he felt that the trade union movement had stolen a march on co-operators with regard to Parliamentary representation; at any rate, there were certainly many in that room who would be well employed at Westminster. But he hoped that co-operators would be encouraged by their great achievements to go on to still greater accomplishments in the programme mapped out for them by the flannel weavers and trade-unionists of Lancashire in 1844.

#### NATIONAL UNION OF TEACHERS.

Mr. H. COWARD (National Union of Teachers), in extending the fraternal greetings of his union to Congress, said he felt quite at home on that platform. It was only six weeks ago since his union held its conference in Plymouth, and they were welcomed by Mr. Prynne (Southern Sectional Board), who came there to extend to them the right hand of welcome. It was a good many years since the interchange of friendly visits between the National Union of Teachers and the Co-operative Congress first took place. He thought there was a similarity in the two organisations. They were both formed about forty-five years ago. His organisation now numbered about 70,000, banded together not only for their own professional advancement, but to see that their own knowledge and technical skill was used for the benefit of the children committed to their care. He was quite sure that in that work they had the hearty support and assistance of co-operators. He said they were pleased to notice, from the report presented to that meeting, that co-operators were spending £90,000 per year in carrying on, extending, and completing the work the teachers began with the boys and girls in the schools. He and his colleagues were also gratified to see that a prominent part of the work was in the direction of caring for the children's bodies and in medical inspection. Co-operators had been amongst the first to see that this work was carried out, and the teachers thanked the co-operators for their assistance in this matter. He thought the work of the Teachers' Union and the co-operative movement touched each other in several directions. They were concerned in a way with each other's products. The co-operative movement was producing men and women with a greater feeling for their responsibilities as citizens; with a greater feeling of brotherhood; with a wider outlook for humanity. In so far as they were able to do their work well, aided by the co-operators' help and sympathy, so the co-operators would be able to take over the young men and women and make them the successors of the present.

day co-operators, to take up the work which Mr. Watkins had told them about that morning. He was pleased to be at the Congress for another reason. He was a West of England man, and he was glad to see the hard-headed men of the North present to inspire them with some of their vigour. When he looked at the vast audience, and noted that every man and woman there would go back and be a missionary in his own locality, he thought it difficult to over-estimate the value of a great Congress like that. On behalf of the National Union of Teachers, with a membership of 70,000, he extended to them the right hand of good fellowship, and wished them "God speed" in that noble work which they were doing, not for their individual gain, but for the good of the people.

### INTERNATIONAL CO-OPERATIVE ALLIANCE.

The PRESIDENT then introduced a deputation from the International Co-operative Alliance, which, he said, was represented by their old friends, Mr. Wm. Maxwell, J.P., and Mr. A. Williams, M.P. for Plymouth.

Mr. W. MAXWELL, J.P., said he had to thank the President for giving him the opportunity of saying a word on the International Co-operative Alliance, which would be more fully dealt with when the Congress came to a resolution, and which would be considered in a more interesting fashion at the evening meeting. On behalf of the Central Committee of the Alliance he wished to thank the societies in Great Britain for the large support the committee had got for the work of the Alliance. The work was such that they could not, perhaps, show visible proofs of its usefulness; they could not declare dividends like most other committees. They had still many difficulties, and had had many, but happily they were becoming less and less. If they wanted to find an illustration of the early meetings of the co-operators from the different countries of the world, they would have to go back to a meeting held in Edinburgh in 1745. When Prince Charles Edward was making his march to Derby he brought with him, besides his Highlanders, a hundred pipers, and they met in the White Horse Close, Edinburgh. He (Mr. Maxwell) had been told so—he was not there himself—and the hundred pipers played with all their might and main and each man a different tune. Happily, it was a small audience, but one of the audience recorded the fact that "it was beautiful." At the first meeting the co-operators of this country had with the friends from other countries, when all the gentlemen spoke their own language, and when all spoke at the one time, it was beautiful for the chairman. They had come together many times since then, and the "corners" were being rubbed off, and it would not be long before they were able to have meetings at which they would all understand every word they had to say to each other. He would like the co-operators of Great Britain to understand that though the work had been in existence for some time, it was only beginning to be understood properly. Their friends who came from other countries had come to realise that we had no enmity to them. We were as much surprised, no doubt as they were surprised, to find that

these men were just like ourselves. There was one thing they and we could all agree upon heartily, and that was that in the future war should not be declared, at least, by co-operators, and no help should be given by co-operators in the increasing of the armaments of the nations.

Mr. A. WILLIAMS, M.P., who was also called upon by the delegates, thanked the audience heartily for the kind way they had asked him to add a word or two to what had been said by Mr. Maxwell. Proceeding, he said he was in a difficult position. As a co-operator he must not trench upon politics, and as a politician, and as a member of Parliament for that city, he had to be impartial. In no part of his work did he find greater pleasure than in coming as a representative of the International Alliance, which sought to draw together representatives of great bodies of the different nations of the world and to help to bind the nations together in peace for ever and ever. They were mourning the death of King Edward the Peacemaker, and they trusted that the work he did so well would be carried forward in the reign that was now beginning. He looked beyond the time when there would be treaties of peace between this nation and that, to the time when the different nations of the civilised world would join together in a great league of peace, and when they would say, "Not only shall we keep peace between ourselves, and refer for ever any difference or dispute arising between ourselves to peaceful, rational, and legal arbitration; not only will we do that, but we will protect one another against any less civilised forces which refuse to submit themselves and their disputes to arbitration." These were the objects they had to put forward if they wished to make progress towards international peace, and that progress would be a possession for ever which nothing could take from the world when once the world had received it.

### APPOINTMENT OF TELLERS.

The CHAIRMAN announced that the Standing Orders Committee had appointed Tellers, and he proceeded to read the names as follows, viz. :— Messrs. C. A. W. Saxton, W. Clayton, W. Gregory, G. Wilson, W. T. Charter, H. Westbury, and R. R. Chappell.

The list was approved.

### ELECTIONS TO THE CENTRAL BOARD.

Mr. A. WHITEHEAD (Assistant Secretary) then read the results of the elections for members of the Central Board, which were as follows :—

#### IRISH CONFERENCE ASSOCIATION.

Elected : W. M. Knox, 17; R. Fleming, 15; H. M. Barbour, 12; L. A. Bryan, 11; H. Archer, 9; W. Gray, 9; J. Palmer, 9.

Unsuccessful : W. Cairns, 4.

#### MIDLAND SECTION.

Elected : G. Bastard, 175; D. McInnes, 175; W. J. Douse, 170; W. Millerchip, 164; F. Rankin, 160; D. Bailey, 158; C. A. W. Saxton, 142; J. Langley, 137; J. Butcher, 134; S. Redfern, 125; S. Butler, 122.

Unsuccessful : A. Mann, 73; W. Rogers, 68; J. Millington, 49; J. G. Shacklock, 49; H. Clark, 40; H. Baines, 38; H. Sanders, 29; C. E. Marston, 27; A. Wyld, 26; E. Bent, 16; I. Evans, 16; J. G. Ward, 14; J. H. Brewin, 13; A. Campbell, 8; J. Grantham, 8; W. Jeffs, 5; A. Tanner, 4. Two spoiled papers.

#### NORTHERN SECTION.

District No. 1, North Northumberland.—Elected : J. Davison, 35. Unsuccessful : E. Foreman, 9.

District No. 2, South Northumberland.—Elected : T. Thompson, 36. Unsuccessful : J. Elliott, 13; D. Long, 4.

District No. 3, Cumberland and Westmorland.—Elected : J. Murdoch, 33. Unsuccessful : J. W. King, 12.

District No. 4, West Durham and South Northumberland.—Elected : W. Scott (unopposed).

District No. 5, East Durham.—Elected : W. R. Rae (unopposed).

District No. 6, South Durham.—Elected : S. Galbraith, 31. Unsuccessful : J. Ferguson, 6; J. Harris, 4; J. Bell, 3; A. Martyn, 3.

District No. 7, South Durham and North Riding of Yorkshire.—Elected : J. Smith, 39. Unsuccessful : T. Scarth, 15; S. Fenby, 5. One spoiled paper.

#### NORTH-WESTERN SECTION.

##### *District Candidates.*

Airedale District.—Elected : S. R. Foster (unopposed).

Bolton District.—Elected : S. Fairbrother, 54. Unsuccessful : H. Jackson, 28.

Calderdale District.—Elected : J. Greenwood, 38. Unsuccessful : J. Black, 15.

Cheshire and North Wales District.—Elected : W. E. Dudley (unopposed).

Dewsbury District.—Elected : J. E. Kilburn (unopposed).

East Yorkshire District.—Elected : T. Manning, 21. Unsuccessful : G. Goodenough, 18.

Huddersfield District.—Elected : E. Booth (unopposed).

Macclesfield, Crewe, and District.—Elected : J. Lowe (unopposed).

Manchester District.—Elected : J. Pollitt, 77. Unsuccessful : J. Fitzgerald, 49.

North-East Lancashire.—Elected : W. Dewhurst, 44. Unsuccessful : A. T. Townsend, 28.

North Lancashire.—Elected : W. Gregory, 20. Unsuccessful : J. Parr, 18; J. Hunter, 16.

North Lonsdale District.—Elected : J. Dickinson (unopposed).

Oldham District.—Elected : H. Stuttard (unopposed).

Rochdale District.—Elected : B. Woolfenden (unopposed).

Rossendale District.—Elected : J. Shepherd (unopposed).

South Yorkshire District.—Elected : G. Wheelhouse, 35. Unsuccessful : H. Bourne, 25; W. Montgomery, 11; J. Gillies, 9.

*Sectional Candidates.*

Elected : T. Redfearn, 683; J. W. Fawcett, 627; J. Johnston, 607; J. Thompson, 524.

Unsuccessful : J. O. Paynter, 313; J. Dimberline, 188; R. Hargreaves, 123.

SCOTTISH SECTION.

Elected : J. Deans, 267; J. Allan, 235; G. Bisset, 234; D. McCulloch, 207; J. Patterson, 199; J. Lucas, 196; A. Purdie, 189; J. Lochhead, 179; G. Wilson, 164; J. N. Wilkie, 137.

Unsuccessful : G. D. Taylor, 93; W. Gallacher, 81; J. S. Gamble, 72; P. Loney, 50; J. Harvey, 40; J. Kerr, 36; J. Munro, 36; C. W. Macpherson, 25; A. McCullum, 16. Four spoiled papers.

SOUTHERN SECTION.

Elected : A. W. Golightly, 248; M. H. Clear, 242; W. T. Charter, 226; A. Hainsworth, 203; W. H. Berry, 199; Mrs. M. A. Gasson, 197; B. Williams, 190; S. Foulger, 171; R. Rowsell, 167.

Unsuccessful : E. King, 115; Mrs. M. Brown, 67; A. D. D. Banks, 62; H. C. Kille, 54; J. T. Harris, 43; J. Everett, 33; C. E. Taylor, 33; J. Fisher, 30; W. Tidd, 26; W. Young, 26; C. T. Goldsmith, 18; J. Singer, 10; C. J. Beese, 7.

SOUTH-WESTERN SECTION.

Elected : A. Bullock, 91; W. J. Gilbert, 82; H. Westbury, 81; R. R. Prynn, 75; J. Pryor, 63.

Unsuccessful : W. H. Watkins, 38; E. R. S. Mundy, 32; S. Duckworth, 7; R. G. Naish, 7; R. Pearce, 6; J. White, 5; H. S. Glandfield, 3. One spoiled paper.

WESTERN SECTION.

Elected : W. H. Bryant, 65; E. R. Wood, 58; R. R. Chappell, 51; J. R. Davies, 48; L. W. Richards, 44.

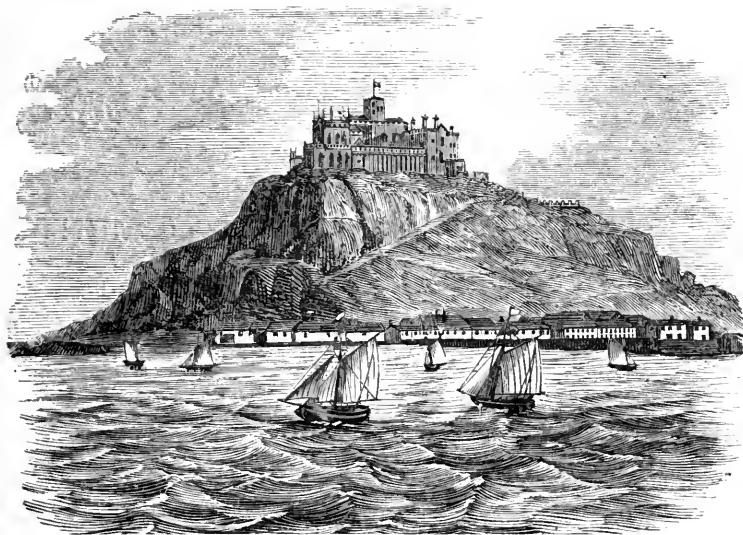
Unsuccessful : D. Evans (Tredegar), 24; G. Beadon, 17; E. Jones, 14; T. J. Hurn, 13; J. Davis, 12; J. Jordan, 11; S. Jones, 10; D. Evans (Ebbw Vale), 10; D. Thomas, 6; R. L. King, 6; D. J. Jones, 5; F. H. Beaman, 4; R. Gold, 2. One spoiled paper.

I hereby certify that the above is a correct return of the voting for members of the Central Board of the Co-operative Union for the Congress year, 1910-11.

May 10th, 1910.

T. WOOD, Scrutineer.

The delegates then adjourned for luncheon.



ST. MICHAEL'S MOUNT.

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## FIRST DAY OF CONGRESS.

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### AFTERNOON SITTING.

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The PRESIDENT, opening the afternoon sitting, said : A telegram has been received from Mr. Gray acknowledging receipt of the message of sympathy and expressing the hope that Congress will be a success in every way.

#### REPORT OF THE CENTRAL BOARD.

The PRESIDENT : The first item of business this afternoon is the consideration of the Report of the Central Board. We shall go through the report paragraph by paragraph.

# Report of the Central Board.

## THE POSITION OF THE MOVEMENT IN 1909.

### 1. GENERAL PROGRESS.

(See Appendix I., page 131.)

The following analysis of statistical returns relates to those registered societies which are recognised as being "co-operative" in their character. It was shown in our report last year that about 1,300 societies were registered under the Industrial and Provident Societies Act, 1893, in addition to the 1,560 which were registered and dealt with in the report of the Co-operative Union.

The societies have furnished us with returns which enable us to give comparisons between 1900 and 1908:—

Year.	Total Number of Societies.	Number of Societies to which these Figures Relate.	Number of Members.	Shares. £	Trade. £	Profits. £
1908 .....	1,560	1,548	2,516,194	33,244,980	107,550,654	11,728,647
1909 .....	1,561	1,558	2,585,293	34,135,964	108,852,264	12,011,123
Increase....	1	10	69,099	890,984	1,301,610	282,476
Decrease....	—	—	—	—	—	—

### ANALYSIS OF GENERAL RESULTS.

		Societies.	Members.	Shares. £	Trade. £	Profits. £
Wholesale Societies	1908	2	1,414	1,984,676	32,433,968	731,424
"	1909	2	1,439	2,068,243	33,133,074	922,756
Retail Societies ....	1908	1,428	2,404,595	30,037,352	69,783,278	10,773,005
"	1909	1,430	2,469,039	30,804,246	70,315,078	10,847,945
Productive Societies	1908	120	31,036	890,678	3,093,071	164,421
"	1909	119	31,806	858,039	3,142,047	184,159
Supply Associations	1908	4	77,955	377,201	2,107,341	52,693
"	1909	4	81,755	378,792	2,104,618	52,006
Special Societies ..	1908	6	1,194	25,073	132,996	7,104
"	1909	6	1,254	26,644	157,447	4,257

**2. WHOLESALE SOCIETIES.**

1908.	Society Members.	Shares. £	Loans. £	Sales. £	Interest on Capital. £	Profits. £
The English Wholesale.....	1,139 ..	1,570,732 ..	2,757,377 ..	24,902,842 ..	76,631 ..	448,198
The Scottish Wholesale .....	275 ..	403,944 ..	2,356,824 ..	7,531,126 ..	19,719 ..	283,296
	1,414 ..	1,984,676 ..	5,114,201 ..	32,433,968 ..	96,350 ..	731,424
1909.	Society Members.	Shares. £	Loans. £	Sales. £	Interest on Capital. £	Profits. £
The English Wholesale.....	1,163 ..	1,657,305 ..	2,571,928 ..	25,675,938 ..	81,438 ..	630,518
The Scottish Wholesale .....	276 ..	410,938 ..	2,358,004 ..	7,457,136 ..	20,312 ..	292,238
	1,439 ..	2,068,243 ..	5,329,932 ..	33,133,074 ..	101,750 ..	922,756
		£	£	£	£	£
1909 .....	1,439 ..	2,068,243 ..	5,329,932 ..	33,133,074 ..	101,750 ..	922,756
1908 .....	1,414 ..	1,984,676 ..	5,114,201 ..	32,433,968 ..	96,350 ..	731,424
Increase ..	25 ..	83,567 ..	215,731 ..	699,106 ..	5,400 ..	191,322
Decrease..	— ..	— ..	— ..	— ..	— ..	—

**3. RETAIL CO-OPERATIVE SOCIETIES.**

	Societies.	Members.	Shares. £	Loans. £	Sales. £	Profits. £
1909 .....	1,430 ..	2,469,039 ..	30,804,246 ..	4,779,848 ..	70,315,078 ..	10,847,945
1908 .....	1,428 ..	2,404,595 ..	30,037,352 ..	4,558,021 ..	69,783,278 ..	10,773,005
Increase ....	2 ..	64,444 ..	766,894 ..	221,827 ..	531,800 ..	74,940
Decrease ..	— ..	— ..	— ..	— ..	— ..	—

**4. PRODUCTIVE SOCIETIES.**

The following summary of statistics shows what progress has been made by the Productive Societies, and the Productive Departments of the two Wholesale Societies, during the year 1909 :—

**(a) SUMMARISED STATEMENT.**

	Number of Societies.	Number of Emp'yes.	Capital Employed.	Trade during Year.	Profit.	Loss.
			£	£	£	£
England and Wales .....	1908 103	6289	944874	2249474	78972	5076
" .....	1909 102	6384	969887	2287817	91106	2554
Scotland .....	1908 17	2096	548591	843597	85449	..
" .....	1909 17	2070	559148	854230	98053	61
English Wholesale .....	1908 1	14778	2365511	5749046	134703	59573
" .....	1909 1	14806	2421958	6206156	201310	3500
Scottish Wholesale .....	1908 1	5412	751096	2270103	53274	4001
" .....	1909 1	5248	784700	2306715	59745	103
Total .....	1908 122	28575	4610072	11112220	352398	68650
" .....	1909 121	28508	4735693	11714918	445214	6218

(b) SUMMARY OF INDUSTRIES.		1908. £	1909. £
Cotton, Linen, Silk and Wool	{ England .....	449,592	.. 439,925
	{ Scotland .....	108,985	.. 112,605
	{ Wholesale Societies .....	659,922	.. 663,753
		1,218,499	.. 1,216,283
Boots, Shoes, and Leather ..	{ England .....	352,829	.. 345,218
	{ Wholesale Societies .....	862,846	.. 807,254
		1,215,675	.. 1,152,472
Metal and Hardware .....	{ England .....	51,601	.. 47,431
	{ Wholesale Society .....	23,493	.. 48,009
		75,094	.. 95,440
Woodworking .....	{ England .....	38,085	.. 34,506
	{ Wholesale Societies .....	130,382	.. 118,818
		168,467	.. 153,324
Building and Quarrying ....	England .....	50,711	.. 51,647
Printing and Bookbinding ..	{ England .....	147,980	.. 140,437
	{ Scotland .....	16,846	.. 17,174
	{ Wholesale Societies .....	204,017	.. 215,009
		368,843	.. 372,620
Corn Milling .....	{ England .....	1,048,062	.. 1,106,768
	{ Wholesale Societies .....	3,416,644	.. 3,893,986
		4,464,706	.. 5,000,754
Baking .....	{ England .....	24,987	.. 26,294
	{ Scotland .....	706,599	.. 712,283
		731,586	.. 738,577
Laundries .....	{ England .....	4,146	.. 10,370
	{ Scotland .....	11,167	.. 12,168
		15,313	.. 22,538
Various .....	{ England .....	81,481	.. 85,221
	{ Wholesale Societies .....	2,721,845	.. 2,826,042
		2,803,326	.. 2,911,263
Total, 1908 .....		11,112,220	
"    1909 .....		11,714,918	
Increase .....		602,698	

## (c) PRODUCTION IN GENERAL.

In addition to the production carried on by the 119 productive societies and the two wholesale societies—manufactures and productions are carried on by the retail societies as part of their own businesses, to the amount of about £8 000,000 a year, thus making the total amount of co-operative manufactures and productions £19,714,918 for the year 1909, being more than one-third of the purchases made by distributive societies.

**5. FARMING BY CO-OPERATIVE SOCIETIES.**

(See Appendix II., page 134.)

A statement relating to the farming operations carried on by the wholesale societies and distributing societies is given in the Appendix.

The following is a summarised statement :—

## (a) FARMING BY WHOLESALE OR DISTRIBUTIVE SOCIETIES.

Section.	ACREAGE.		Capital.	Rent.		Profit.	Loss.	Number of Societies.
	Owued.	Rented.		Interest where owned.	Rent where rented.			
			£	£	£	£	£	
Midland .....	727½	3014½	52735	2054	4862	1113	1025	24
Northern .....	1157	1752	73055	1872	2999	1225	913	23
North-Western..	649½	858½	52542	1716	1652	436	2167	28
Scottish .....	160	548	20375	770	1544	2574	1055	4
Southern .....	410	370	30090	1063	506	808	197	7
South-Western..	261	104	20148	448	305	..	680	2
Western.....	..	205	750	22	165	..	37	1
Total....	3365	6852	249695	7945	12033	6156	6074	89

## (b) FARMING SOCIETIES.

Section.	ACREAGE.		Capital.	Rent.		Profit.	Loss.	Number of Societies.
	Owued.	Rented.		Interest where owned.	Rent where rented.			
			£	£	£	£	£	
Southern .....	..	223½	1771	41	111	4	..	1
Western .....	..	579	2446	..	406	85	..	1
Total....	..	802½	4217	41	517	89	..	2

## 6. AGRICULTURAL SUPPLY AND DISTRIBUTION.

The Co-operative Union has been in close touch with the Agricultural Organisation Society of England and Wales during the past Congress year. The Union has been represented on the committee of the Agricultural Organisation Society by Messrs. McInnes and Gray.

The agricultural movement has made good progress during the past Congress year as will be seen by the statement of comparison given below, showing the kind and number of Agricultural Co-operative Societies in England and Wales at the end of 1909 as compared with 1908. In this statement we include for the first time societies *not* affiliated to the Agricultural Organisation Society as well as the societies affiliated to it. Some of the unaffiliated societies do a large business.

Number of Societies.			Trade.	
1908.	1909.		1908.	1909.
131	143	Societies for the Supply of Requirements and Sale of Produce .....	£	£
1	1	Agricultural Co-operative Federation Ltd.	1,372,000	1,513,000
15	15	Egg and Poultry Collecting Depôts (Registered) .....		
15	14	Dairy Societies .....	79,000	86,000
21	31	Agricultural Credit Societies .....		
1	1	Central Co-operative Agricultural Bank Ltd. ....	1,100	1,300
133	146	Small Holdings and Allotments Societies..	4,500	5,800
5	5	Auction Markets .....	85,000	90,000
2	1	Fruit Grading Societies .....		
2	1	Rural Industries Societies .....		
1	1	Motor Service Societies .....		
6	5	Farming Societies .....	16,300	14,200
1	1	Milling Societies .....		
1	1	Agricultural and General Co-operative Insurance Society Ltd. ....		
1	1	Scottish Agricultural Organisation Society (Propagandist Society) .....	..	..
336	367	Total.....	1,557,900	1,710,300

## 7. SMALL HOLDINGS AND ALLOTMENTS.

We are not able to report any great progress amongst co-operative societies as regards small holdings and allotments. Considering what attention was given to the matter of small holdings at the time when the Act of Parliament relating to them was passed, it is strange to find so little discussion and so little action being taken by existing co-operative societies, at the present time, to establish small holdings to enable their members to cultivate the land. We

have not heard of any of our societies having taken up the idea of establishing small holdings during the past Congress year.

The Registrar's returns show that 24 Small Holdings Societies have been formed by individuals who have registered societies in various parts of the United Kingdom, during the year 1909, whilst two societies have been dissolved during the same period.

#### RESOLUTION.

That in view of the interest shown at several previous Congresses, and the emphatic resolutions of approval passed thereat, in regard to the provision of Small Holders and Allotments for those who desire to work on the land and cultivate it as an occupation and employment, and seeing that an Act of Parliament has been duly passed giving power to County Councils to obtain and let out land for such purpose, it is regrettable that so few Co-operative Societies have sought to take advantage of the Act and thus obtain land for cultivation by their members. The Congress urges all societies, which exist in suitable districts where agricultural land can be obtained, to make application under the Act for allotment of land, and to make such slight alteration in their rules as may be necessary to enable a society to carry on a Small Holdings department.

### 8. CO-OPERATIVE INSURANCE.

We give the usual statement in regard to the position of the Co-operative Insurance Society, which is the only society registered solely for the purpose of carrying on the business of insurance. The following comparative statements show the progress of the business during 1909 :—

#### LIFE ASSURANCE BUSINESS (INDIVIDUALS).

Year.	ORDINARY.			SPECIAL.			INDUSTRIAL.		
	Premiums Received.	Claims Paid.		Premiums Received.	Claims Paid.		Premiums Received.	Claims Paid.	
		No.	Amount.		No.	Amount.		No.	Amount.
1908	17,121	32	£ 2,922	7,458	219	£ 1,774	2,710	121	£ 1076
1909	19,366	43	4,487	8,402	237	2,055	2,871	137	1099

#### COLLECTIVE LIFE ASSURANCE BUSINESS.

Year.	No. of Societies Assured.	Premiums Received.	No. of Members of Assured Societies.	Claims Paid.	
				No.	Amount.
1908	94	13,108	126,832	1,172	£ 9,632
1909	158	22,325	231,181	2,012	13,805

## EMPLOYERS' LIABILITY INSURANCE BUSINESS.

Year.	No. of Societies Insured.	Premiums Received.	Claims Paid.	
			No.	Amount.
		£		£
1908	920	9,157	569	2,300
1909	1,008	11,110	786	3,093

## ACCIDENT, BURGLARY, FIDELITY, AND FIRE INSURANCE BUSINESS.

Year.	ACCIDENT, BURGLARY, AND FIDELITY.			FIRE.			
	Premiums Received. †	Claims Paid.		Sums Insured.	Premiums Received.	Claims Paid.	
		No.	Amount.			No.	Amount.
			£	£			£
1908	3,172	42	772	27,047,094	33,775	1,183	12,406
1909	4,517	132	1,517	29,361,414	36,023	1,400	10,776

† Plate Glass Insurance is included in Accident, Burglary, and Fidelity Account.

The total premium income in all departments amounted to £104,615. The claims paid were 4,747 in number, amounting to a total of £36,834.

## INSURANCE FUNDS.

Year.	Life (Four Branches).	Employers' Liability.	Accident, Burglary, and Fidelity.	Fire.	Total.
	£	£	£	£	£
1908	129,469	9,462	11,419	83,472	233,822
1909	154,608	15,161	12,564	92,110	274,443

Out of the profit and loss account, after paying interest on capital at the usual rate of 5 per cent, a dividend of 2s. per £ upon members' fidelity and fire premiums was declared.

## 9. JOURNALS OF THE MOVEMENT.

We have received from the various societies which publish journals and records connected with our movement reports showing the number of such publications as they have issued during the year:—

## (c) WEEKLY AND MONTHLY PAPERS AND RECORDS.

	No. of Societies Supplied.	Circulation.
The "Co-operative News" .....	900 .....	80,000
The "Millgate Monthly" .....	576 .....	12,000
"Our Circle" .....	468 .....	30,000
Scottish Co-operator .....	180 .....	27,000
The Wheatsheaf .....	500 .....	370,000
"Co-partnership" .....	— .....	7,000
The Co-operative Employé .....	626 .....	12,500
Educational Association (Northern Sec- tion) Record .....	4 .....	6,000
District Records:—		
Nottingham.....	19 .....	900
Records published by Societies:—		
Ashton-under-Lyne .....		3,000
Blackpool .....		3,000
Blaydon .....		3,000
Bolton.....		15,000
Burnley .....		8,000
†Bury .....		10,000
Cainscross and Ebley .....		3,000
Chorley .....		1,500
Coventry .....		2,000
Derby .....		7,000
Eccles .....		7,500
Failsworth .....		5,000
Gloucester .....		1,500
†Harrogate .....		2,500
†Keighley.....		5,000
Lancaster and Skerton .....		2,000
Leeds .....		16,000
Leicester.....		7,000
Leigh .....		7,000
†Lincoln .....		8,000
Long Eaton .....		6,500
Manchester and Salford .....		7,000
*Middlesbrough .....		3,000
Norwich .....		4,000
Nottingham .....		5,000
Oldham Industrial .....		8,000
Pendleton .....		11,000
Perth (City of) .....		3,000
Plymouth .....		10,000

\* Issued every two months. † Issued quarterly.

Records published by Societies :—	Circulation.
Preston .....	9,500
† Radcliffe and Pilkington.....	4,500
Reading .....	5,000
Stratford .....	5,000
Sunderland .....	10,000
Woolwich .....	7,000
Workington Industrial .....	800

† Issued quarterly.

## 10. NEW SOCIETIES REGISTERED IN 1909.

(See Appendix III., page 137).

We have been supplied by the Chief Registrar, and by the Assistant Registrar for Ireland, with lists of the new societies which have been registered in England, Wales, and Ireland during the year 1909.

These societies are classified as follows:—

### (a) ENGLAND AND WALES.

Distributive .....	20
Productive .....	6
Small Holding and Allotments.....	24
Agricultural .....	22
Clubs .....	45
Assurance .....	3
Land .....	3
Tenants' Housing .....	4
Banks.....	4
Unclassified .....	12
	—
	143

The distributive societies are as follows:—Gorslas, Petersfield, Deiniolen, Ystalyfera, Fenny Compton, Abergavenny, Thornton, Mayland, Moreton Hampstead, Skegness and District, Roche, Yr Eifl Workmen's, Okehampton, Merthyr, Faversham Bread and Flour, Gateshead and District Provident, West Moors (Wimborne), South-Western Industrial (Mortlake), Southsea General Trading, Compton Stores and Trading Society (Newbury). We know nothing in reference to the six societies last named.

The productive societies are:—Church Printing Press (Manchester), South Wales Co-operative Tailors (Cardiff), Worcester Hamper and Basket, Manchester Hatters (Failsworth), Bristol Printers, Swansea Printers.

## (b) IRELAND.

In Ireland 40 new societies have been registered during the year 1909. They may be classified as under:—

Distributive (Queenstown) .....	1
Agricultural .....	18
Creameries .....	13
Home Industries .....	1
Flax Growers .....	1
Poultry .....	1
Bacon Factory .....	1
Pig and Cattle Suppliers .....	1
Market .....	1
Shipowners .....	1
Unclassified .....	1
	<hr/>
	40

We shall be able to report other distributive societies as having been established in Ireland during 1910 owing to the efforts of the newly appointed Propagandist Agent, Mr. Fleming, but, of course, these societies will not be included in the Registrar's list until the end of 1910.

## (c) SCOTLAND.

There has not to our knowledge been any new society connected with our movement registered in Scotland during 1909.

**11. SOCIETIES DISSOLVED OR AMALGAMATED IN 1909.**

(See Appendix IV., page 145).

## (a) ENGLAND AND WALES.

There were 63 societies dissolved or amalgamated in 1909, viz.:—

Distributive .....	12
Productive .....	10
Small Holdings .....	2
Agricultural .....	9
Clubs .....	6
Banking .....	5
Tenants' Housing .....	2
Land .....	1
Unclassified .....	16
	<hr/>
	63

The distributive societies dissolved or amalgamated were Ripon Flour and Provision, Longhirst, South Darenth, Bexley Heath, Whittlesford (taken over by

Sawston), Gaydon, Evesham (taken over by Worcester), Shenley and Loughton, Portland, Claverdon, Finborough, and Irish Industries (London)

The productive societies were Keighley Ironworks, Dudley Bucket, Northern Iron and Tinplate (these three were taken over by the Co-operative Wholesale Society), South-East London Baking, Unique Clothing (Abingdon), Martley Basket (Worcester). Leicester Cabinet, Co-operative Quarries Pioneers, Colwick Furniture Manufacturers (Netherfield), Rothley Boot and Shoe.

(b) IRELAND.

The return kindly furnished by the Registrar of co-operative societies in Ireland shows that 196 societies have been either wound up, dissolved, or had their registration cancelled during 1909. No less than 185 societies had their registration cancelled, we presume on account of their having ceased to exist.

The societies which have been wound up or dissolved are :—

Distributive (Dunsany and Summerhill) .....	2
Agricultural .....	3
Creameries .....	1
Home Industries .....	2
Flax Growers .....	2
Poultry .....	1
	<hr/>
	11

The 185 societies whose registration has been cancelled are :—

Distributive .....	4
Agricultural .....	89
Creameries .....	24
Home Industries .....	26
Poultry .....	12
Beekeepers' Societies .....	12
Flax Growers .....	4
Productive Societies .....	1
Pig Feeders .....	2
Banks .....	2
Press .....	2
Fruit Societies .....	3
Bacon Factory .....	1
Unclassified .....	3
	<hr/>
	185

(c) SCOTLAND.

There was no society wound up or dissolved in Scotland during last year, but there was one case of amalgamation, viz., between the Galashiels Old Store and the Galashiels Waverley.

## THE CO-OPERATIVE UNION.

### 12. SOCIETIES AFFILIATED TO THE UNION during 1909.

The societies whose names appear in the list below have become affiliated to the Union since last Congress:—

*Ireland* : Irish Agricultural Organisation, and Keady.

*Midland Section* : Burbage, Fenny Compton, Kirby Muxloe, Leicester Co-operative Small Holdings, Markfield, and Skegness.

*North-Western Section* : Co-operative Secretaries' Association, Eifl Workmen's, Hull Brushmakers, Hyde and District Co-operative Laundries, Illingworth, North-East Lancashire Co-operative Laundries, and Settle.

*Scottish Section* : Cleland, Newton, Port Glasgow (Fore Street), Stonefield, Townhill, and West Barns.

*Southern Section* : Petersfield, and Sevenoaks.

*South-Western Section* : Bath, Barnstaple, Bristol Printers, East Harptree, Moreton Hampstead, Okehampton, and Roche.

*Western Section* : Abergavenny, Gorslas, Lower Cwmtwrch, and Merthyr.

### 13. SOCIETIES WHICH HAVE WITHDRAWN during 1909.

The societies undermentioned have ceased to be members of the Union for the reasons stated:—

*By amalgamation* : Irish Producers Limited, Evesham, Galashiels Waverley, Tullibody and Cambus, Wood Green, and Milborne Port.

*By ceasing to exist* : Dunsany, Leicester Cabinet and General, New Basford, Co-operative Quarrying Association (Condorrat), and Downham and District.

*By withdrawals* : Hitchin United.

*By being struck off* : Barrow Printing, Hull General Builders, Annbank, Elgin, Kinross and Vicinity, Ealing Stores, Soham, Woodbridge, and Gwauncaegurwen.

### 14. SUMMARY OF MEMBERS.

Section.	Total No. of Societies.	Members of Union.	Non-Members of Union.	Per Cent. Members of Union. 1909.
*Ireland .....	23	14	9	—
Midland .....	223	183	40	82.0
Northern .....	145	138	7	95.1
North-Western ..	475	393	82	82.7
Scottish .....	294	203	91	69.0
Southern .....	223	182	41	81.6
South-Western..	81	76	5	93.8
Western .....	97	78	19	80.4
	1561	1267	294	

\* Distributive only.

Societies members of the Union in 1910.....	1,267
Societies members of the Union in 1909.....	1,251
Increase .....	16

## SUMMARY OF MEMBERSHIP.

	Number of Societies.	Per cent.	Membership of Societies.	Per cent
Members of Union ....	1,267	81.2	2,447,821	94.4
Non-members of Union	294	18.8	137,472	5.6
Total No. of Societies	1,561	Total Membership	2,585,293	

**15. THE UNITED BOARD.**

The United Board has consisted of the following members of the Board appointed by their respective sections:—

Section.	Representatives.
Midland .....	Messrs. D. McInnes and F. Rankin.
Northern .....	Messrs. J. Murdoch and J. Smith.
North-Western ..	Messrs. W. E. Dudley, S. Fairbrother, J. Shepherd, and J. Thompson.
Scottish .....	Messrs. J. Allan and J. Deans.
Southern .....	Mr. W. T. Charter and Mrs. M. A. Gasson.
South-Western ..	Mr. R. R. Prynne.
Western .....	Mr. W. H. Bryant.

The Board has met on four occasions during the Congress year, viz., on September 17th, December 17th, 1909, and February 12th and April 9th, 1910. Mr. R. R. Prynne, of the South-Western Section, was appointed as chairman of the Board for the year.

**16. THE OFFICE COMMITTEE.**

The Office Committee has been as under:—

Section.	Representatives.
Midland .....	Mr. D. McInnes.
Northern .....	Mr. J. Murdoch.
North-Western ..	Messrs. S. Fairbrother and J. Thompson.
Scottish .....	Mr. J. Deans.
Southern .....	Mrs. Gasson.
South-Western ..	Mr. R. R. Prynne.
Western .....	Mr. W. H. Bryant.

Mr. R. R. Prynne has acted as chairman of the committee.

## 17. COMMITTEES OF THE UNION.

The special committees appointed for work during the year have been as follows:—

- (a) Committee on Education.
- (b) Joint Propaganda Committee.
- (c) Joint Parliamentary Committee.
- (d) Joint Exhibitions Committee.
- (e) Joint Committee of Trade-unionists and Co-operators.
- (f) Co-operative Defence Committee.
- (g) Committee on Credit.

The reports submitted by the above committees are given in their usual order in this report.

## REPORTS OF COMMITTEES.

### 18. COMMITTEE ON EDUCATION.

(See Appendix V., pages 154 to 160.)

The Central Education Committee for the last Congress year has been constituted as follows:—

#### Representing the Sections:

Midland.....	Mr. J. Langley.
Northern .....	Mr. W. R. Rae.
North-Western .....	Messrs. E. Booth and G. Goodenough.
Scottish .....	Mr. G. Wilson.
Southern .....	Mr. M. H. Clear.
South-Western .....	Mr. W. J. Gilbert.
Western .....	Mr. J. R. Davies.

#### Representing the Women's

Co-operative Guild..... Mrs. Brown.

#### Representing the Educational Committees' Associations:

Midland.....	Mr. G. Clarke.
Northern .....	Mr. W. Clayton.
North-Western .....	Messrs. T. Bleasdale and J. E. Connor.
Scottish Central Com- mittee on Education	Mr. G. Wilson.
Southern .....	Miss J. P. Madams.

Educational Sub-Committee.. Miss Madams, and Messrs. E. Booth, W. R. Rae, and C. E. Wood (secretary).

Mr. W. R. Rae (Northern Section) was reappointed chairman of the committee for the eighth consecutive session.

Four quarterly meetings of the full committee have been held, and six meetings of the sub-committee.

It is usual at the commencement of the report of this committee to submit a statement of the grants, prizes, scholarships and certificates awarded to students of the preceding session, in order that comparisons might be made. This statement will now be found in Appendix V.

#### REPORT FOR PRESENT SESSION.

##### CLASS WORK.

The number of classes formed under the auspices of the committee during the session has been 450, a decrease of four compared with the previous session. The number of students enrolled, viz., 17,703, shows a gratifying increase of 2,591 over the previous session. Full details appear in Appendix V.

We much regret that a larger number of adult classes are not formed in the subjects of Co-operation, Industrial History, Citizenship, and Economics. Fifty-four classes only were formed in these subjects last session. It should be the aim of every society having an Educational Department in existence to form at least one class in one of these four subjects.

The classes in Co-operative Book-keeping are very successful, and it is pleasing to record the interest taken by employes in this subject, and that many classes are formed through the local branches of the A.U.C.E.

It has not been possible during the year to take any steps towards the much needed text-book for our Intermediate Classes, but we hope to be in a position shortly to give this matter serious attention.

##### "CORRESPONDENCE" CLASSES.

Correspondence Classes have been held under our auspices in the following subjects:—

Subject.	Teacher.	No. of Students Enrolled.
Co-operation .....	Miss J. P. Madams .....	60
Industrial History ....	Mr. W. H. Watkins .....	16
Economics .....	Mr. F. Hall .....	23

These classes have been very successful and have been much appreciated by the students. It should be noted that "Correspondence" Classes are provided mainly for students who cannot possibly attend a local class in these subjects.

##### TRAINING CENTRES FOR MANAGERS.

As it was found impossible to get the new scheme for the training of employes completed in time for this session, it was decided to continue the Training Centres for Managers on the old lines.

Sixteen Centres and two Correspondence Classes have been formed and 448 students enrolled. Details in regard to these classes will be found in Appendix V.

We regret to have to report that it was found impossible to form centres in the Northern, Southern, and South-Western sections.

For the information of societies, we give herewith the expenditure incurred in regard to the Training Centres for Managers since their inauguration :—

Session.	Expenditure.				Fees Received.				Deficit paid by Co-op. Union.		
	£	s.	d.		£	s.	d.		£	s.	d.
1905-6 .....	287	7	7	....	174	15	0	....	112	12	7
1906-7 .....	272	19	2	....	185	15	0	....	87	4	2
1907-8 .....	291	19	4	....	156	10	6	....	135	8	10
1908-9 .....	252	13	7	....	147	19	0	....	104	14	7

#### TRAINING OF CO-OPERATIVE EMPLOYEES.

We have given much attention during the year to the new scheme for the training of employés which was approved last year at the Newcastle Congress.

We have now completed the details of the scheme, and each stage may be obtained in pamphlet form.

The new scheme, which will come into operation next session, embraces Classes for Apprentices and Junior Employés (to be formed by societies), Classes for Salesmen, Correspondence Class for General Managers, and a Special Examination for "Honours" in Management.

To carry out the new scheme successfully will require that more money be at the disposal of this committee. If it were possible to obtain 10 per cent of the sum now returned annually, as being devoted to educational purposes, this would finance our suggested Trades School.

During the year a special appeal will be issued for assistance in this direction, and we trust the appeal will meet with a ready response on the part of societies. We feel convinced that the desire of all for the more complete training of the employé will make it easy to get over any difficulties that may arise in putting the new scheme into operation.

#### TRAINING COURSE FOR CO-OPERATIVE SECRETARIES.

Another step forward in our scheme of class work has been the establishment during the session of a training course by correspondence for co-operative secretaries. Fifty-three students were enrolled, and the class was under the tuition of Mr. Alfred Wood, of Manchester, the author of the new text-book for secretaries.

In this matter we are working in close connection with the Co-operative Secretaries' Association, and in conjunction with that body we have established for this examination an Examinations Board.

An arrangement has also been come to with the Secretaries' Association that all candidates who pass our examination in this subject will be eligible for admission as Associates of the Secretaries' Association until such time as they can be admitted into full membership by appointment as secretary to some co-operative society or institution.

#### TRAINING CLASSES FOR CO-OPERATIVE TEACHERS.

Training Classes for Teachers have been formed during the session as follows, viz. :—

Section.	Place.	Teacher.	No of Students enrolled.
Northern .....	Ashington .....	Mr. J. P. Oliver .....	11
Southern .....	London .....	Miss J. P. Madams .....	15

We should like to see a desire evinced in other sections for classes of this character to be formed, and the United Board will make a grant of ten guineas to any Sectional Board to meet the expenses incurred in connection with such a class.

In the "Educational Programme" will be found the names and addresses of students who have gained certificates under this scheme and who are all willing and capable of teaching co-operative classes.

#### STUDENTS FOR EXAMINATION.

The number of students who entered for our various adult examinations was 2,933. Particulars in regard to each subject are given in Appendix V. The examiners appointed were as under, viz. :—

Subject.	Examiner.
Junior Classes in Co-operation, Section III., and re-examination of best papers . . . . }	Mrs. G. H. FEWINS (Plymouth).
Intermediate Classes . . . . .	Miss C. WEBB (South Norwood).
Co-operation—Adults . . . . .	Mr. L. L. PRICE, M.A. (Oxford).
Industrial History . . . . .	
Citizenship . . . . .	
Economics . . . . .	
Co-operative Book-keeping . . . . .	Messrs. W. APPLEBY & T. WOOD (Manchester).
„ Auditing . . . . .	
Training Centres for Managers—	
Management . . . . .	Mr. D. ROWAT (Paisley).
Book-keeping . . . . .	Messrs. W. APPLEBY & T. WOOD (Manchester).
Co-operation . . . . .	Mr. J. SMITH (Middlesbrough).
Training Classes for Teachers . . . . .	Mr. W. R. RAE (Sunderland).

#### JOINT EXAMINATION WORK.

We regret to report that no classes have this session intimated their desire to have their students examined under the auspices of the Oxford Extension Delegacy.

In July last we held the usual examinations to qualify additional teachers under this joint scheme, with the following results, viz. :—

#### SUBJECT: INDUSTRIAL HISTORY.

##### *Pass on Text-book and General Paper.*

BRUCE, W. ....	Hadfield.
KILNER, W. ....	Huddersfield.
STEDMAN, H. M. ....	Guildford.

*Pass on Text-book only.*

STEWART, W. .... Croydon.

SUBJECT : ECONOMICS.

*Pass on Text-book and General Paper.*

BRUCE, W. .... Hadfield.

We have now on our list nineteen teachers fully qualified to teach classes under the joint scheme.

*"CO-OPERATIVE CIRCLES" FOR YOUNG PEOPLE.*

Considerable attention has been given during the year to the question of developing "Circles for Young People" in connection with the co-operative movement, and which were approved at the Congress held last year at Newcastle.

In this matter we are working in close connection with the Sectional Boards, and in two or three instances Joint Committees composed of representatives of the Sectional Board, the Educational Committee's Association, and the Women's Guild, have been formed to specially develop and foster the 'Circles' in their respective sections.

These "Circles" are intended to meet the special requirements of young people between the ages of four and twenty-one years. It is felt that at this period of life, when many influences are at work to mould for good or ill the future of young people, there is a splendid opportunity by the establishment of these "Circles" of aiding in the formation of character and opinions, and the chief object is to widen, deepen, and strengthen the interest of young people in co-operative ideals.

A new movement of this kind requires time to develop, and it is yet early to speak of the results obtained. It may be interesting to report that "Circles" have already been formed in connection with the following societies, viz.:—

Woolwich (at Abbey Wood), Sunderland, Ashington, Brighton, Accrington, Portsmouth, and Abersychan and Talywain.

The directors of the Co-operative Newspaper Society have kindly consented to *Our Circle* being recognised as the official organ of this new movement, and the editress of this paper is only too anxious to see "Circles" formed all over the kingdom, and to do all she possibly can through the paper to help in this work.

We therefore appeal to all Educational Committees to seriously consider the formation of at least one "Circle" in connection with their societies during the coming session.

*THE CO-OPERATIVE STUDENTS' FELLOWSHIP.**FIRST ANNUAL REPORT.*

It is generally known that the Fellowship is the outcome of an oft-expressed desire on the part of co-operative students for a closer association with the movement and a fuller intercourse with one another as students and co-operators. This desire has been intensified from time to time by the benefits derived from the annual meetings of teachers and students arranged by the Central Education

Committee of the Union. It found effective expression at the Easter week-end meeting at Otley last year, when there assembled a body of students and teachers numbering about 80 in all. There, at a conference attended by representatives of educational committees from many societies in the North-Western Section, in addition to the teachers and students, it was unanimously resolved, that "This conference is of opinion that the time is opportune for the formation of an association of students and ex-students of co-operative classes, in order that enthusiasm for the principles and development of the movement may be sustained and extended, and recommends the Central Education Committee of the Co-operative Union to give this matter its serious and early consideration.

#### THE CONSTITUTION.

The matter received the consideration desired, and the Education Committee decided not only to agree to the formation of the association, but to make itself partly responsible for its conduct and control. Meantime a draft constitution had been submitted to the committee, and with certain modifications approved. A copy of this has been placed in the hands of every member. The name given to the association is "The Co-operative Students' Fellowship." All teachers and students (present and past) were declared eligible for membership, with all other persons whose names had been submitted to and approved by the members. The entrance fee was fixed at 1s., and in acknowledgment of entry a specially designed "Diploma" is presented to each member.

#### MEMBERSHIP.

From the outset applications for entrance to the Fellowship have been made in gratifying numbers and they so continue.

The first intimation of its formation was made in the *Co-operative News*, dated July 31st, 1909. The first hundred members were admitted by October. the second hundred by January 31st of this year, and up to March 3rd, 1910, the total number of admissions was two hundred and twenty-four.

Lists giving the names and addresses of members have been printed and presented to members in accordance with the constitution.

In numbers, the various districts differ considerably. In the North, those of North-East Lancashire and Bolton take the lead; in the South, the North Metropolitan and Devon stand highest.

#### OFFICERS.

The constitution provided that the chairman of the Central Education Committee shall be the president of the Fellowship. Mr. W. R. Rae is therefore the present holder of both offices. It is also provided that there shall be two joint secretaries, one the secretary of the Education Committee, and one appointed by the members of the Fellowship. The appointments to these positions have been duly made in the persons of Mr. C. E. Wood and Mr. W. H. Watkins (Plymouth) respectively.

In certain districts—six altogether—where there are ten or more members, district secretaries have been elected. These districts and the names of the secretaries will be found in the Appendix

## ORGANISATION.

The main ideas of the Fellowship, that of intercourse and a spirit of comradeship between the members, are fully recognised in the constitution, which provides for both central and local activity. By the quarterly discussions and the series of monthly "notes" in the columns of the *Co-operative News*, general interest, it is hoped, can be well sustained. The gradual appointment of secretaries and local working committees will stimulate local life. The annual meeting of Congress and other gatherings of co-operators will form increasing opportunity for members to become personally known to one another, and this last is most desirable.

## WORK DONE.

In addition to the entry of members of the number previously stated, and the appointment of the joint and district secretaries already mentioned, six subjects have been announced for discussion and are given in the Appendix. Of these four have been completely dealt with, while the discussion of two is still proceeding. In all a gratifying amount of interest has been aroused, and still more gratifying has been the thoroughly thoughtful and capable expressions of the views held by the various writers. It is indeed already evident that the Fellowship has tapped a hitherto unknown and unsuspected source of fresh ideas and opinions, and that their dissemination will be of great and increasing importance to the whole co-operative movement, since they emanate from the minds of people who have made a close, systematic and sympathetic study of the movement, and who, in a large proportion of cases, are in daily touch with its workings.

## EXPRESSIONS OF THANKS FROM MEMBERS.

Gratitude is due, felt, and here expressed, for helpful assistance to the Fellowship by the Central Education Committee in so closely associating itself with its work and objects, for publicity given to its doings by the *Co-operative News*, and by the encouragement forthcoming from the Sectional Boards and District Associations that have consented to invite representative local members to the various meetings and conferences.

## PUBLICATIONS.

## "THE CO-OPERATIVE SECRETARY."

The chief work published by the committee during the year has been "The Co-operative Secretary: A Manual of Co-operative Administration."

The work has been entrusted to Mr. Alfred Wood, of Manchester, the author of "Co-operative Book-keeping," and he has accomplished the task allotted to him in an expert manner.

This new guide and reference book has been highly appreciated by secretaries and committees of societies, and a copy of the book should be in the possession of every co-operative society.

## "SONGS FOR CO-OPERATORS."

The two new books, "Songs for Co-operators" (with music), and songs (words only), have met with a ready sale during the year, and it has been necessary to republish the penny edition.

We are now engaged in getting a collection of songs together for junior co-operators, and we hope to publish this new book during the summer months.

#### CO-OPERATIVE PLAYS.

We have pleasure in reporting that the new co-operative play, entitled "The Dawn," has been produced on several occasions and has given great satisfaction. In order that it may become more widely known, it is being produced in the Co-operative Hall, Plymouth, on the Saturday evening of Congress week, and we hope a large number of delegates will be present to see this play. The Congress Meetings Sub-Committee have made themselves responsible for the production, which will be under the direction of Mr. W. H. Watkins.

We have recently published a new co-operative comedy, entitled "Squire Sandy's Test," from the pen of Mr. J. T. Taylor. We are hoping this comedy will meet with approval, and that it will be produced many times during next session.

#### CO-OPERATIVE LITERATURE.

The question of bringing some of the literature published by the Union more up to date has also engaged our attention. We have decided to issue new literature from time to time, and as a beginning we propose to publish: Leaflet, by Mr. W. J. Foster (London), "The Need for a Separate Committee for Educational Purposes"; leaflet, by Mrs. Holyoake Marsh, "A Few Facts about Co-operation for New Members"; leaflet, by Mr. F. Hall (Rochdale), "The Economic Basis of Co-operation"; leaflet, by Mr. W. Clayton (Newcastle-on-Tyne), "The Moral Basis of Co-operation."

#### "THE EDUCATIONAL PROGRAMME."

Our programme of educational work for next session has been issued, and the subject matter therein rearranged, so that it may be easier for reference.

We hope the new style will meet with acceptance.

The names of several new lecturers have been added to the lecture list published in the "Programme."

#### CO-OPERATIVE TRIP ABROAD.

The first co-operative trip abroad, arranged by this committee, took place in September last, when sixty-six co-operators spent a most enjoyable week in Paris. The main object of the tour was to see what was being done by co-operation in Paris and district and to help forward the work of the International Co-operative Alliance. In the Appendix we give a short *résumé* of the tour; and it is needless to say the hospitality of our French friends was boundless; they did everything they possibly could to make the visit interesting and instructive.

The second tour has been arranged to take place to Hamburg, in September next, on the occasion of the meetings of the International Co-operative Congress.

A circular has been issued to all societies, and we anticipate that a large number of co-operators will take advantage of the trip.

## WEEK-END FOR CO-OPERATORS.

In view of the great success attending the week-end for co-operators, held last year at Otley, we arranged a similar week-end this year at Oxford, at Easter. The programme was as follows:—

Thursday, March 24th.—Reception of delegates. Mr. L. L. Price, Fellow of Oriel, welcomed the delegates.

Friday, March 25th.—Evening, meeting. Speaker, the Rev. A. J. Carlyle; subject, "Social Redemption."

Saturday, March 26th.—Morning, meeting of the Central Education Committee. Visits to Colleges by the delegates. Afternoon, Conference of Teachers, Educational Committees, and other delegates. Paper by Dr. Mary O'Brien Harris (London), entitled "The Education of the Citizen." Invitation to tea by the Oxford Tutorial Classes Committee at Christ Church. Welcome by the chairman of the committee, the Dean of Christ Church. Evening, first annual meeting of the "Students' Fellowship." (a) First annual report; (b) Paper by Mr. W. H. Watkins, "The Realisation of our Aims"; (c) Proposed Educational Record.

Monday, March 28th.—Afternoon, tea in New College, by invitation of Professor H. H. Turner, F.R.S., Savilian Professor of Astronomy. Evening, meeting. Speaker, Mr. F. W. Kolthammer; subject, "Tutorial Classes and their Possibilities."

## EDUCATIONAL MEETING AT CONGRESS.

We have made the usual arrangements for the Educational Meeting to be held on the Tuesday evening of Congress week.

We have been fortunate in securing the Rev. Canon Masterman, M.A., to address the delegates on "The Education of the Citizen."

We earnestly hope a large number of delegates and other friends of education will attend the meeting.

## LANTERN DEPARTMENT.

The demand for slides in our Lantern Department has again been very brisk, and we give below particulars of the slides issued, viz:—

Place.	Applications received.	Slides issued.
Central Office (Manchester) .....	131 ....	10,000
Northern Section.....	10 ....	1,100
Southern Section.....	58 ....	5,340

## THE WORKERS' EDUCATIONAL ASSOCIATION.

Mr. M. H. Clear has represented us upon the Council of the Association, which has developed greatly during the year, and has been successful in stimulating the demand of workpeople for education and in organising the supply—its task is, however, national and its work lies largely ahead.

## UNIVERSITY JOINT COMMITTEES.

These committees afford the first opportunity ever given to workpeople as such to take part in the administration of University work. Our representatives on Joint Committees are as follows:—

Oxford University .....	Mr. W. H. BERRY.
Manchester University .....	Mr. E. BOOTH.
Leeds University .....	Mr. G. GOODENOUGH.
London University .....	Miss MADAMS.
Birmingham University .....	Mr. J. LANGLEY.
Durham University .....	Mr. W. R. RAE.
Liverpool University .....	Mr. C. E. WOOD.

About forty classes have been constructed, the majority dealing with Industrial History, Economic Theory, and allied subjects. The students number 1,200 in all, a large number being co-operators. The future of this type of class is hopeful. Attendance is good and work is of University standard. We are glad to join with other organisations of workpeople in this work.

## EDUCATIONAL COMMITTEES' ASSOCIATIONS

Representatives from the Midland, Northern, North-Western, Scottish (Central Committee on Education), and Southern Educational Committees' Associations have sat on our committee during the past Congress years.

We regret that circumstances will not allow a representative from the South-Western Association to join us, and thus make the representation from Educational Committees' Associations complete. We also regret that there is no Educational Committees' Association in existence in the Western Section.

The reports of these associations will be found included in the reports of their respective sections.

## WOMEN'S CO-OPERATIVE GUILD.

Mrs. M. Brown (London) has again been the representative of the Women's Guild on this committee for the past year.

## EXPENDITURE.

The net expenditure of the committee for the year 1909 was £886. 19s. 4d.

We give below particulars of expenditure for the past five years (excluding all books published):—

Year.	Expenditure.				Receipts (Fees, &c.)				Net Expenditure.		
	£	s.	d.		£	s.	d.		£	s.	d.
1905 .....	703	10	3	....	174	10	0	....	529	0	3
1906 .....	803	5	5	....	187	0	0	....	616	5	5
1907 .....	967	8	7	....	257	12	0	....	709	16	7
1908 .....	1148	9	11	....	260	11	6	....	887	18	5
1909 .....	1198	11	8	....	311	12	4	....	886	19	4

The result of our third appeal to educational committees for financial assistance has been the receipt of £88. 5s. 6d., compared with the sums of £73. 10s. for 1908, and £65. 9s. for the year 1907.

Whilst it is gratifying to report an increase in this direction, it is a poor response to the appeal considering the work now undertaken by the committee, and also the large sum of money returned yearly as being devoted to educational purposes. For the year 1909 the sum so returned was £91,070.

We trust the work of the committee for the past Congress year will meet with your approval.

W. R. RAE, Chairman.

C. E. WOOD, Secretary.

## 19. THE JOINT PROPAGANDA COMMITTEE.

### REPORT OF COMMITTEE.

The Joint Propaganda Committee for the Congress year has been constituted as follows :—

Representing the Co-operative Union : Messrs. S. Fairbrother, D. McInnes, and J. Thompson.

Representing the Co-operative Wholesale Society : Messrs. T. Hind, I. Mort, J. Shillito, and T. E. Shotton.

Mr. J. Shillito was appointed as chairman for the year, and Messrs. Brodrick and Gray have, as usual, acted as secretaries.

Meetings of the committee have been held at Manchester at intervals of five or six weeks, when reports have been submitted in regard to the position of the societies which are being carried on under the auspices and guidance of this committee.

Our propagandist agent, Mr. Griffiths, has carried on his work as usual, and has had considerable success in some localities, whilst in some other districts not much good has been done. He has submitted reports to each meeting of the committee and these have shown what work there is necessary to be done in order to develop the movement in certain districts.

The committee have at times appointed a representative from their own body to visit societies which required special help and advice.

The following is a list of the districts and places visited and worked up during the year :—

Cornwall : Penzance.

Denbigh : Mold.

Derbyshire : Wirksworth.

Devon : Barnstable, Holsworthy, Okehampton.

Northamptonshire : Bozeat, West Haddon.

Northumberland : Belford.

Shropshire : Ellesmere, Ludlow, Prees, Whitechurch.

Somersetshire : Cheddar, Minehead, Porlock, South Petherton, Carhampton,

Draycott, Kingsbridge, Shepton Beauchamp.

Staffordshire: Cheadle.

Worcestershire: Evesham.

Yorkshire: Castle Howard, Easingwold, Pickering, Settle.

J. SHILLITO, Chairman.

T. BRODRICK, } Joint

J. C. GRAY, } Secretaries.

## 20. JOINT PARLIAMENTARY COMMITTEE.

### REPORT OF THE COMMITTEE.

The Parliamentary Committee is at present constituted as follows, viz.:—

Co-operative Union: Mrs. M. A. Gasson, Messrs. S. Fairbrother, F. Rankin, and J. Murdoch.

Co-operative Wholesale Society: Messrs. R. Holt, H. C. Pingstone, T. Tweddell, and H. J. A. Wilkins.

Scottish Co-operative Wholesale Society: Messrs. I. McDonald, J. Pearson, R. Stewart, and J. Young.

Mr J. C. Gray and Mr. T. Brodrick honorary secretaries, and Mr. H. J. May acting secretary.

The committee has held six meetings since last Congress, all of which have been held in London.

Mr. Tweddell was appointed chairman for the year.

At the first meeting the joint secretaries, Mr. T. Brodrick and Mr. J. C. Gray, intimated their desire to withdraw from the active work of the secretaryship of the committee, but agreed to act as honorary secretaries, placing their experience at the disposal of the committee.

At a subsequent meeting this course was agreed to, and Mr. H. J. May was appointed secretary to the committee.

Many subjects of interest to our movement have been considered by the committee during the year, and careful consideration has been given to such of them as have been presented to Parliament. Whenever desirable, representations have been made to the various authorities concerned, and prompt action has been taken to bring projected legislation into conformity with the interests of the movement; but in a crowded and militant session, such as that of last year, it was impossible to add much to the Statute Book, especially of legislation helpful to co-operators, and the session of the new Parliament just opened is so fixed upon a few crucial questions as to leave little room for hope that any other than Government measures of the first importance will reach the stage of discussion.

The committee, however, are not entirely dissatisfied with either the work of the past year or the prospects of the immediate future. They have been enabled to keep in touch with many questions, and to exercise useful influence for our movement, both on departmental administration and in modifying proposed new legislation.

Chief amongst the subjects dealt with may be mentioned :—

(a) THE INDUSTRIAL AND PROVIDENT SOCIETIES ACT (AMENDMENT) BILL.

On this Bill a large amount of labour has been expended, with the object of securing the largest measure of advantage to our societies, as well as of strengthening its form and structure to meet equally the needs of our growing movement, and the demands of the various Government departments.

Early in the year, Mr. Tweddell and the secretaries had an important interview with the Chief and Assistant Registrars, at which the details of the Bill were thoroughly discussed, and useful modifications agreed to by both parties.

The Bill is now practically in the final form in which it will be presented to the House of Commons. Mr. W. H. Dickinson, M.P., and Mr. C. E. Hobhouse, M.P., the Secretary to the Treasury, have both rendered excellent service in bringing the Bill to this stage, and with such support we are confident of its safe passage through the House when the opportunity for dealing with it occurs.

(b) CANADIAN CATTLE.

The question of the removal of the restrictions on the importation of Canadian cattle still occupies the attention of the committee, though they regret their inability to report any definite progress towards the desired end. At the beginning of last year a conference was held in London, in conjunction with the Canadian Cattle Association of Glasgow, at which a number of representative M.P.'s were present, but there was no practical outcome of the conference; indeed, the result was so little to the mind of the committee that they decided to sever their connection with the association.

Before finally breaking away, it was agreed that a joint deputation should meet the Prime Minister on the subject, and Mr. Tweddell and Mr. A. W. Golightly represented the committee on that occasion. Their report was very discouraging, Mr. Asquith having told the deputation plainly that he could hold out no hope of the Government doing anything to remove the restrictions.

The deputation reported that the reasons for this decision, given by the Prime Minister, did not appear to them to be adequate, and that in their opinion the agitation by this committee should go on. This the committee agreed to, and any opportunity for carrying the question a step further or of renewing the agitation, which may occur, will at once be taken advantage of.

(c) ARGENTINE CATTLE.

The question of the removal of the embargo on the free importation of Argentine cattle was again brought before the committee at the beginning of the year by the Birkenhead Society.

The committee has gone into the question as fully as possible, using any and every means at their disposal to obtain information and to influence the decisions of the Department of Agriculture, and we have reason to believe that at an early date definite steps will be taken to remove the embargo.

*(d) PROFESSIONAL ACCOUNTANTS' BILLS.*

Two Bills, one in the Lords and one in the Commons, were introduced with the object of increasing the qualifications of auditors and of conferring upon two incorporated societies the sole power to register qualified accountants. Had these Bills become law, the whole of the auditors of the co-operative movement who have qualified under the auspices of the Union and have been recognised by the Chief Registrar as qualified auditors would have been disqualified. Such a drastic and unwarrantable proposal called for the immediate action of the committee. Representations were made at once to the Chief Registrar and also to those in charge of the Bills.

Owing to the pressure of Government business the Bills were dropped, but will doubtless be reintroduced. If so, the action already taken by the committee ensures that the special needs of our movement, so far as they are affected by these Bills, will receive due recognition.

*(e) THE ELECTION MANIFESTO.*

The very exceptional circumstances under which Parliament was dissolved in December last led the committee to issue an appeal to all co-operators to use their best endeavours, in the election which was before them, to safeguard their elementary rights of citizenship and freedom.

About 100,000 copies of the appeal were issued, and it received considerable notice from the press up and down the country. Letters were received from a number of societies, some approving some disapproving the committee's action, but on the whole the appeal appears to have been generally approved by the societies.

*(f) THE NEW SHOPS BILL.*

The committee have also had before them the Shops Bill introduced by Sir Chas. Dilke at the beginning of the new Parliament. This Bill is drawn on the same lines as that introduced in the Sessions of 1904 and 1905, but with several clauses modified in consequence of the passing of the Shop Hours Act of 1904.

The present Bill proposes to make it compulsory on local authorities to make closing orders for their respective areas, and determines the latest closing hours for each day of the week. It also deals with the Sunday closing of shops, the prohibition of employment of children under 14, sanitary conditions, ventilation, &c., and is designed to give to persons employed in shops some of the protection which the law already gives to persons employed in factories and workshops.

The committee are giving this Bill their hearty support, not only because it represents to some extent the ideals for which we work, but because its main provisions are practically adopted already by the co-operative movement, and it should be our aim to secure a like measure of advantage for the general body of shop workers throughout the country.

*(g) REPORT OF THE POOR LAW COMMISSION.*

Before concluding this report the committee desire to draw the attention of all co-operators to the very important conclusions and proposals of the Poor Law Commission, which was issued last year.

It is impossible to give even a summary of that report, but it may be sufficient to remind Congress that the opinions of the working class organisations of the country, and progressive opinion generally, have been expressed strongly in favour of the proposals contained in the Minority Report for:—

- (a) The break up of the old Poor Law.
- (b) The establishment of a Ministry of Labour, with Labour Exchanges and means of Industrial Insurance.
- (c) The halving of girl and boy labour,

and many other ways of solving the problem of unemployment, qualifying and training the youth of the nation for industrial life, and providing effective and honourable provision for those who are physically or mentally unemployable.

The committee suggest that the following resolution might be usefully passed by the Congress:—

That this Congress hereby approves of the proposals contained in the Minority Report of the Royal Commission on the Poor Law, and urges the Government to introduce at an early date legislation providing for—

- (a) The institution of a National Authority to deal with unemployment.
- (b) The abolition of the present system of Poor Law Relief.
- (c) The transfer of the functions of the Guardians to local authorities, so that the Public Health Committees shall be responsible for the sick; the Education Committees for the children; the Pensions Committees for the aged; and the Asylums Committees for the mentally afflicted.

T. TWEDDELL, Chairman.

H. J. MAY, Secretary.

#### RESOLUTION.

##### Industrial and Provident Societies Act (Amendment) Bill.

That the Government be requested to give facilities to allow of this Bill being passed during the present session of Parliament, seeing that the clauses of the Bill have been arranged to meet the requirements of the various Government departments concerned, and there is nothing in the Bill which is likely to be contentious.

#### RESOLUTION.

##### Administration of the Poor Law.

That this Congress hereby approves of the proposals contained in the Minority Report of the Royal Commission on the Poor Law, and urges the Government to introduce at an early date legislation providing for—

- (a) The institution of a national authority to deal with unemployment.
- (b) The abolition of the present system of Poor Law Relief.

- (c) The transfer of the functions of the Guardians to local authorities, so that the Public Health Committees shall be responsible for the sick; the Education Committees for the children; the Pensions Committees for the aged; and the Asylums Committees for the mentally afflicted.

## 21. EXHIBITIONS COMMITTEE.

### REPORT OF COMMITTEE.

The constitution of this committee for the past Congress year has been as follows, viz. :—

Representing the Co-operative Union Limited : Messrs. W. H. Bryant, W. E. Dudley, J. Murdoch, and J. Thompson.

Representing the English Co-operative Wholesale Society Limited : Messrs. P. Coley, A. Deans, R. Holt, and W. Lander.

Representing the Co-operative Productive Federation : Messrs. T. Adams, R. Halstead, and A. Mann.

It has only been necessary for the full committee to meet twice during the past Congress year, and at the first meeting Mr. J. C. Gray was reappointed chairman and Mr. C. E. Wood, secretary.

#### EXHIBITIONS IN 1909.

During the year 1909, exhibitions under the auspices of this committee have been held as under, viz. :—

NORTH-WESTERN SECTION—Hull, Monday (September 20th) to Saturday (September 25th).

SOUTHERN SECTION—Crystal Palace, London, Wednesday (August 18th) to Saturday (August 21st).

WESTERN SECTION—Swansea, Wednesday (August 4th) to Saturday (August 7th).

BOLTON (North-Western Section)—Special exhibition arranged as part of their Jubilee celebration, Saturday (October 10th) to Saturday (November 6th).

In each case a representative exhibition of the co-operative manufactures was got together, and the exhibitions were well patronised by co-operators and the public generally. Our thanks are due to the local committees formed in connection with each exhibition for the efforts put forth to make them successful in every way. Representatives from this committee were appointed on all local committees, and have attended eight meetings convened to deal with the various matters connected with the organising of exhibitions.

#### MOVABLE BUILDING FOR EXHIBITIONS.

As stated in our last report, we have made inquiries into the cost of obtaining a movable building, suitable for exhibition purposes, and thus overcome the difficulty which has confronted us on several occasions when it has not been possible to obtain the accommodation we require for a joint exhibition.

We give below the particulars we received, but after careful consideration and taking into account the cost of taking down and re-erecting the building each time, we have decided to take no further action in the matter for the present.

The particulars given below are for a building 200 ft. long by 100 ft. wide.

	Estimate. £	Cost of Taking Down and Re-erecting. £	Approximate Weight. Tons.	Duration of Building.
(A) .....	1,215	345	105	15 to 20 years.
(B) .....	2,132	586	150	15 to 20 years.
(C) .....	1,500	450	—	Will re-erect 3 or 4 times.

Estimated cost for electrical fittings, oil engine, and dynamo to make the exhibition independent and self-contained, £386. 12s.

#### EXHIBITIONS FOR 1910.

Up to the present exhibitions for 1910 have been granted as follows, viz:—

SOUTHERN SECTION—Alexandra Palace (London), in June.

NORTHERN SECTION—Sunderland, in August.

NORTH-WESTERN SECTION—Huddersfield, in September.

Special exhibitions will be held at Leicester in July (part of the jubilee celebrations of the Leicester Co-operative Society Limited), and also at Belfast in October, on the occasion of the coming of age of the Belfast Society.

The Congress exhibition this year is being held in the South-Western Section, therefore we only require to receive applications from the Midland and Western sections for exhibitions to complete the sections, and thus cover the area over which this committee controls exhibitions.

We much regret to report, during the year, the death of Mr. J. Craven, of Hebden Bridge. Mr. Craven was a representative on the committee, from the Co-operative Productive Federation, and had been a member from the inception of this committee at the Congress held in 1901. We desire to place on record our appreciation of the services rendered by Mr. Craven, not only on this committee, but in the cause of co-operative production generally.

J. C. GRAY, Chairman.

C. E. WOOD, Secretary.

#### RESOLUTION.

That no action be taken at present in the direction of obtaining a movable building for our exhibitions, seeing that the expense of taking down and re-erecting, also the removal and storage of the material, would be much more than we should be justified in expending.

## 22. JOINT COMMITTEE OF TRADE-UNIONISTS AND CO-OPERATORS.

### REPORT OF COMMITTEE.

This Joint Committee is constituted as follows:—

Representing the Co-operative Union : Messrs. W. T. Charter, J. C. Gray, J. Shepherd, and J. Smith.

Representing the Trade Union Congress Parliamentary Committee : Messrs. J. Haslam, W. Mullin, J. A. Seddon, and W. Steadman.

Fortunately there has been no necessity for this committee to hold any meeting since last Congress, as there has been no dispute brought to our notice. We congratulate the two movements on this state of affairs and hope it may continue in future. The committee will, of course, be willing to use their best efforts for mediation in connection with any dispute which may arise between societies and employés, provided that the dispute is of such a nature as comes within the functions of the committee to deal with.

## 23. CO-OPERATIVE DEFENCE COMMITTEE.

### REPORT OF THE COMMITTEE.

The Co-operative Defence Committee consists of the following:—

Representing the Co-operative Union : Messrs. S. Fairbrother, D. McInnes, R. R. Prynne, and J. Smith.

Representing the Co-operative Wholesale Society : Messrs. J. Fairclough, J. F. Goodey, G. Hayhurst, and J. Warwick.

Representing the Co-operative Productive Federation : Mr. R. Halstead.

The Co-operative Defence Committee has held one meeting during the year. The meeting was held in Manchester on February 10th for the purpose of discussing certain matters which had been sent in by societies for the consideration of the committee.

### SPEECHES IN PUBLIC PARKS.

The United Board referred to this committee for consideration the action which has been taken by the Parks Committee of the Manchester Corporation in refusing permission for co-operative societies to have speeches made in connection with any meetings organised by co-operative societies and held in the public parks. This matter has been dealt with by a special committee, constituted of representatives of the Co-operative Union, the Co-operative Wholesale Society, the Co-operative Insurance and Printing societies, and the various distributive societies in the vicinity. This committee waited upon the Parks Committee of the Manchester Corporation to state the case for our societies, but were not successful in getting the restrictions removed, although any body of persons, other than co-operators, would have had permission given to them to make speeches in the public parks.

The matter has now been referred to the Defence Committee for the purpose of giving such financial assistance as may be required to test the case, and, if necessary, to fight the matter out.

Nothing definite has yet been done, but it is intended by the local societies to hold demonstrations in the parks during the summer and autumn months, so as to test the action of the Parks Committee in forbidding co-operators to do what would be allowed to be done by any other body, political or otherwise, and the Defence Committee have agreed to give such financial support as may be required.

#### RAILWAY COMPANIES AND CO-OPERATIVE EMPLOYEES.

The Defence Committee has also had to deal with a case of persecution of a co-operator who was employed by one of our large railway companies. A few private traders, who had some enmity against this man, threatened the railway company with diversion of their traffic on the ground that they could not allow their goods to be handled by a man who was connected with a co-operative society which was a competitor with their own business. The man was called up before his manager, and told that he had better give up his position on the co-operative committee, or it would be worse for him. He thereupon gave up his position on the committee as he feared discharge if he retained it. The company were foolish enough to take sides with the traders, as they feared the withdrawal of their traffic. They evidently lost sight of the fact that co-operative societies are perhaps their best customers as regards the amount of traffic which passes over their line, and that it would be to their interest to remain neutral in any strife between traders and co-operators. The Defence Committee have, therefore, had to take such steps as were necessary to bring about a more reasonable attitude towards co-operators on the part of the railway company referred to.

D. McINNES, Chairman.

J. C. GRAY, Secretary.

## 24. COMMITTEE ON CREDIT TRADING.

### REPORT OF THE COMMITTEE.

The Joint Committee on Credit Trading has been constituted as follows :—

Midland Section .....	Mr. Rankin.
Northern Section .....	Mr. Smith.
North-Western Section .....	Mr. Fairbrother.
Scottish Section .....	Mr. Allan.
Southern Section .....	Mr. Charter.
South-Western Section .....	Mr. Prynne.
Western Section .....	Mr. Bryant.
Women's Co-operative Guild....	Mrs. Blair and Miss Spooner.

Mr. Fairbrother was appointed chairman for the year, and Miss Spooner secretary.

The committee meetings have been held in Manchester, in September, December, and April, to coincide with the meetings of the United Board.

In accordance with the recommendation made last year the credit statistics have been issued in an extended form by the Co-operative Union, to show the amounts owing for (a) shop goods, (b) goods on the hire system, (c) goods produced in or work done by productive departments, (d) work done for other societies or for public bodies.

This is the first time that a classification of credit has been made, and the result shows that 93½ per cent of the total debt for 1908-9 was owing for shop goods (including coal), 3¼ per cent being due to hire purchase, the remaining 3 per cent being accounted for by productive works or contract orders.

The total debt for the year (£1,056,819) for the distributive societies shows an increase of £81,883. £9,935 of this increase is accounted for by 37 societies which showed debts in 1909 that had been omitted from the previous year's returns. Half of this amount (*i.e.*, £4,687) was shown by four societies as debts due to hire purchase or productive departments, and had never appeared before. The classification of debts this year has no doubt been instrumental in obtaining a more correct return.

The sections show an average debt per head for 1908-9 as follows:—

Section.	Percentage of Societies showing Shop Debts.	Average Shop Debt per Member.	Average Total Debt per Member.	Average Increase or Decrease of Total Debt per Member in 1908-9.
		s. d.	s. d.	s. d.
Midland .....	69%	3 2	3 9	0 4 Inc.
Northern .....	82%	11 7	12 11	1 5 Inc.
North-Western .....	58%	4 6	5 4	0 2 Inc.
Scottish .....	86%	20 5	20 7	0 7 Inc.
Southern .....	79%	4 8	4 10	0 3 Inc.
South-Western .....	77%	2 6	2 7	0 2 Inc.
Western .....	68%	15 3	15 6	0 7 Dec.
Irish .....	43%	10 10	10 10	2 10 Dec.
Total.....	71%	8 2	8 8	0 3 Inc.

The statistics were sent out to the Sectional Boards, and through them to the District Executives, with a covering letter asking them to give special attention to the question of credit, and, if possible, to bring pressure to bear on those societies which are at the present time hiding their debts in stocks and not allowing them to appear on the balance sheet.

This work has been very well taken up by the District Associations, more particularly in the Midland, Scottish, and Western sections, where the

executives have had special meetings to consider the lists, at which a member of the Sectional Board has generally been present.

Action is being taken according to the decisions arrived at in each case, in the following districts:—Bolton, Rossendale, Coventry, Northampton, Nottingham, Birmingham, Wellingborough, Leicester, Stafford, Lincoln, West Wales, Glasgow and Suburbs, and Forfarshire.

The Glasgow and Suburbs District Executive has issued a circular of questions to each affiliated society, requesting information regarding the methods employed for the regulation of credit. The Forfarshire District secretary writes—"There seems to be a distinct movement towards reform of credit amongst the societies in this district. We have been keeping the matter before them with quite satisfactory results."

The Scottish Managers' Association are about to bring out a circular of recommendations for limiting credit, for discussion by their association.

In several districts, conferences on the subject have been held, and additional copies of the credit statistics have been asked for for the use of the delegates. Our supply, however, was too limited to be able to comply. In one case the District Executive decided to print them afresh for themselves.

A request has been received from North Lancashire District Executive for information as to the best methods to be employed for effectively restricting and controlling credit. The committee have in preparation a paper on this subject, which will shortly be ready for distribution.

The committee have also had before them the question of the establishment of "emergency or relief funds" as a means of assisting necessitous members, and so preventing their having recourse to credit. An inquiry has been made through the District Executives as to the existence of such funds, with the result that particulars have been obtained of funds in connection with 31 societies. The funds are of two kinds—(1) Loan Funds, without interest, to be repaid as circumstances admit; (2) Free Relief Funds. The societies which have instituted these funds are as follows:—*Loan Funds*: Kilbirmie, Barrhead (which has both kinds), Great Horton, and Liverpool. *Free Relief Funds*: Norwich, Woolwich, Kilmarnock, Ipswich, Bristol, Aberavon, Queensferry, Oldham, York, Paisley, Edmonton, Enfield, Perth, Nelson, Middlesborough, Brechin, Cambridge, Hull, Staines (just starting), Tunbridge Wells, Lowestoft, Huddersfield, Hinchcliffe Mill, Oxford, Reading, Swindon, and Walsall.

Besides these 31, there are many other societies which appear to make grants in times of exceptional distress, but have no permanent fund. Others, again, come to the assistance of members by allowing them to draw down to 1s. on the shares.

The chief use that the Loan Funds are put to is in assisting members to retain their membership at the stores who would otherwise have to draw out all their capital. At the same time loans are also made to new members

recently come to the district, who through want of money are prevented joining the stores (this is chiefly in Scotland).

Except in rare instances, relief is not given in the form of money in either fund, but in orders on the stores of from 2s. 6d. to 10s. a week, renewed as necessity demands. In the case of loans, repayment is generally taken from dividend. The cases are rare where the fund has been abused.

The funds are raised in two ways:—

- (1) (a) By fixed quarterly grants from profits; or  
      (b) By occasional grants keeping the fund up to a fixed amount.
- (2) By a percentage on sales or profits, varying in different societies as follows:—
  - (a)  $\frac{1}{4}$ d. per £ on sales;
  - (b) 1 per cent of net profits;
  - (c)  $\frac{1}{2}$  per cent of net profits;
  - (d) 1d. per member per quarter from profits;
  - (e)  $\frac{1}{2}$ d. per member per quarter from profits;
  - (f) 6d. per member per quarter from dividends earned.

In the majority of cases there are no conditions except membership of the stores and necessity of applicant; but three societies require—

- (a) Twelve months' membership and £1 share fully paid;
  - (b) Twelve months' membership and £3 purchases per quarter;
  - (c) £1 share and 7s. purchases per week for previous half year,
- Seven only have the rule that no credit shall be given to those in receipt of relief, and four of these are cash-trading societies.

As a preventive of credit, these funds do not appear to be utilised as they might. Before coming on the fund members are allowed to go to the extreme limit of credit, and are even given credit occasionally whilst in receipt of relief.

We would strongly urge that this matter should be given greater consideration in administering the funds already in existence, and also that alongside with the stricter limitation of credit in every society there should be provision made for giving timely and adequate aid, either by loan or gift, to those members who, through sickness or unemployment, are unable temporarily to pay their way, without allowing them first to get deeply into debt at the stores.

S. FAIRBROTHER, Chairman.

M. SPOONER, Hon. Secretary.

#### RESOLUTION.

That the Anti-Credit Committee desires to call attention to the extent to which credit has developed in the movement, viz., that 71 per cent of the distributive societies are giving credit for shop goods, and urges that further steps be taken by management committees as early as possible to limit or abolish this bad system of trading, which is contrary to the principles of our movement.

## THE CENTRAL BOARD.

### 25. RULES OF THE UNION.

Suggestions have been made and considered by the United Board and sections in regard to a proposal for a complete revision of the rules of the Union.

There are several matters which have been pressed on the attention of the United Board in regard to which it was considered necessary to have an alteration of rules. Amongst these matters were (1) rate of contribution to the Union, (2) number of delegates to Congress, and, arising out of a discussion on these, several other points were raised which resulted in other alterations being made.

The proposed amendment of rules will be brought before the Congress in due course for consideration and adoption if thought advisable.

If any society should desire to send in any amendments to the proposed alteration of rules, such amendments must be sent into the Central Office, Nicholas Croft, High Street, Manchester, not later than May 7th, 1910, or as much earlier as possible, otherwise an amendment cannot be entertained.

### 26. HONORARY MEMBERS.

The following gentlemen are submitted for appointment as honorary members of the Central Board for the coming Congress year. They have been recommended by their Sectional Boards and are approved by the United Board :—

Section.	Members.
Midland .....	Messrs. E. L. Griffiths, W. W. Smith, and G. Woodhouse.
Northern .....	Messrs. H. R. Bailey, W. Crooks, and T. Rule.
North-Western .....	Messrs. C. J. Beckett, A. Greenwood, F. Hardern, and T. Wilberforce.
Scottish .....	Messrs. J. McMurren, A. Meldrum, and Malcolm Neil.
Southern .....	Messrs. A. H. D. Acland, E. O. Greening, G. Hines, and H. Vivian.
South-Western.....	Mr. T. Gidley.

#### RESOLUTION.

That the aforementioned be appointed as honorary members of the Central Board for the ensuing year.

### 27. DECEASED MEMBERS OF THE BOARD.

Contrary to our experience last year the Board has not lost so many members by death as was the case then. We regret to have to report the death of Mr. W. T. Carter, of Reading, a very old member of the Board, who had served the movement faithfully and well for a long number of years. At the time of his death he was an honorary member of the Southern Sectional Board.

## THE SECTIONS.

### 28. REPORTS OF THE SECTIONS.

#### (1) IRELAND.

Propaganda.—During the year Mr. R. Fleming has been appointed by the United Board to work as propagandist agent in Ireland. A considerable amount of propaganda work has been done in parts new to co-operation, and there is every probability of considerable development in the near future.

Conference Associations.—A conference has been held in each of the conference districts, viz., Northern District, at Portadown, and the Midland District, at Dublin. In addition to this a joint annual conference was held at Lucan.

#### (2) MIDLAND.

Trade of the Section.—Particulars are given of the increase in trade of the societies in this section during the year.

New Society.—One new society has been formed at Barrow-on-Soar, also one at Skegness. New branches have been formed by several societies in fresh districts.

Overlapping.—This matter has received consideration from the Sectional Board, and much good has been done in the direction of getting societies to agree on boundaries, or to consider amalgamation.

Training Centres for Managers and Circles for Young People.—The Sectional Board has arranged for three Training Centres for Managers to be carried on, and is also doing what it can to popularise "Circles for Young People" amongst the societies.

Credit Trading.—This matter has been diligently dealt with by the Board of this section.

Sectional Conferences.—Two sectional conferences have been held during the year, viz., Kettering, November 6th, 1909, and Rugby, February 26th, 1910.

#### (3) NORTHERN.

General Progress.—The general progress of the societies in the section is first dealt with in the report.

Subscriptions to the Co-operative Union.—This matter is dealt with, and a uniform contribution at the rate of 1½d. per member is recommended.

Delegates to Congress.—The question as to how many delegates may be sent to Congress by each society has been considered, and a recommendation is made in the report.

Choral Competition.—The usual choral competition was held last year. On this occasion it was held at Newcastle-on-Tyne.

Agricultural Associations.—This question has been dealt with by the section during the year. Meetings have been held with agriculturists with a view to establishing the co-operative system amongst them, and for the purpose of bringing about closer relations between agriculture and distribution.

Overlapping and Amalgamation.—This matter has received considerable attention at the hands of the Sectional Board. Meetings have been held with the district committees for the purpose of obtaining their assistance. Much good work has been done.

Secretaries' Conference.—A secretaries' conference was held at Chester-le-Street on December 8th, 1909.

Managers' Conference.—A managers' conference also met at Birtley.

Educational Classes have been conducted by eleven societies.

#### (4) NORTH-WESTERN.

Progress in the Section.—Reference is made to the progress by the societies in this section.

Sectional Conferences.—Three sectional conferences have been held during the Congress year, viz., at Liverpool, October 23rd, 1909, Crewe, January 23rd, 1910, and Colne, April 30th, 1910.

Secretaries' Conferences.—Two conferences have been held in conjunction with the Secretaries' Association, viz., at Blackpool, in May, and York, in November, 1909.

Boundaries Committee.—Reference is made to the work of the Boundaries Committee, particularly with respect to the efforts made to arrange boundaries between societies in the Manchester area.

Sectional Demonstration.—The usual demonstration and exhibition for this section was held at Hull, in September. There was a choral competition also held in connection with the demonstration. The Sectional Board refer to the fact that they have not yet been able to obtain the whole of the funds necessary for the payment of expenses incurred by the demonstration, and they are making an urgent appeal to societies to make good the deficiency.

Speaking in Public Parks.—This is a matter which, in regard to the societies in the neighbourhood of Manchester, has troubled and engaged the attention of the North-Western Sectional Board during the past year. Further particulars are contained in the report.

Convalescent Homes.—Particulars are given relating to the Convalescent Homes at Otley and Blackpool.

Credit Trading.—The Sectional Board has approached the District Executives in regard to this matter.

Training Centres for Managers.—Centres for the training of managers have been held at ten different towns in the section, the number of students being 295.

#### (5) SCOTTISH.

Annual National Conference.—Reference is made to the Tenth Annual National Conference which was held at Falkirk, April 23rd, 1909.

Excursion to Brussels.—The Sectional Board arranged an excursion for Scottish co-operators to visit Brussels and its co-operative institutions. The party consisted of 34 persons.

**Training of Co-operative Employés.**—The new scheme for the training of co-operative employés formulated by the Central Education Committee of the Union is favourably considered in the report.

**Educational Work.**—A new scheme for the reorganisation of educational work in Scotland has been adopted at a conference specially convened and held in Glasgow, for the purpose of appointing a committee under the reorganised scheme.

**Overlapping and Amalgamation.**—As in other sections, this question of overlapping has engaged the attention of the Sectional Board. Much work has been done and it is hoped that good results will follow.

**History of Co-operation in Scotland.**—The Sectional Board has made arrangements with Mr. Wm. Maxwell, J.P., to write a History of Co-operation in Scotland. Mr. Maxwell is now actively engaged on the work.

**Sectional Conference.**—A special sectional conference was held at Glasgow, on January 22nd, 1910, in connection with co-operative employés. The question of apprenticeship was dealt with.

**Co-operative Defence Association.**—This association took action in regard to the alteration of the by-laws of the cattle markets by the Town Council. The Defence Committee took part in the municipal elections last November, and were successful to a considerable extent.

**Credit Trading.**—This question has been dealt with by the Sectional Board.

**Co-operative Homes.**—This section has now two co-operative homes established—one at Seamill, one at Abbotsview.

**Boycott of Co-operation.**—The report makes reference to a boycott agitation which has taken place at Edinburgh, Perth, and Kilmarnock. The result has been to increase co-operative membership and trade.

#### (6) SOUTHERN.

**Conferences.**—Four sectional conferences have been held during the Congress year, two in London, one at Brighton, and one at Reading.

**Propaganda.**—Two new societies have been formed since last report was issued, viz., at Mortlake and Amesbury. Special propaganda work has been done at Woking, Sunningdale, Biggleswade, Epsom, Camberley, Stowmarket, Edenbridge, Sandown, Ringwood, and Midhurst.

**Amalgamation.**—There has been one amalgamation of societies in this section, viz., the South Darenth and Dartford societies. The Whittlesford society has been dissolved, and its premises and business have been taken over by the Sawston society.

**Sectional Exhibition.**—The usual sectional exhibition and demonstration was held at the Crystal Palace in August, 1909.

**Convalescent Fund.**—This fund has now 78 societies in association, and the amount subscribed for the year was £567, and 258 applicants have received benefits from the fund.

#### (7) SOUTH-WESTERN.

**Special Propaganda.**—The section has had the services of Mr. E. L. Griffiths to assist in the propagandist work in districts where no societies exist. Numerous

places were visited and good results have followed. Three new societies have been formed, viz., at Okehampton, Roche, and Moreton Hampstead.

**Conferences.**—A sectional conference was held at Exeter on September 18th, 1909, when the subject of overlapping and amalgamation was discussed, and the scheme suggested by the Newcastle Congress was adopted.

**Amalgamation.**—The Cheddar society has been amalgamated with the Shepton Mallet society, and Paignton society has agreed to work the district formerly occupied by the Totnes society, which has gone to liquidation.

**Production.**—A new productive society has been formed at Bristol, and is registered as "The Bristol Printers Limited."

#### (8) WESTERN.

**District Associations.**—There are now four district associations in connection with this section, and good work is reported.

**Educational Work.**—This question has been dealt with by the section, but it has not yet been found possible to establish a Sectional Educational Committees' Association. Classes in co-operation are being carried on by a number of societies, and a training centre for managers has been started at Gloucester.

**Exhibition and Demonstration.**—An exhibition and demonstration, which included a choral contest, was held at Swansea, and was a great success.

**Conferences.**—Three sectional conferences have been held during the Congress year, viz., at Cardiff, August 28th; Briton Ferry, October 23rd; and Porth, February 19th. Overlapping and amalgamation was discussed at Briton Ferry, and the scheme recommended by the Co-operative Union was unanimously approved.

**Overlapping.**—Several cases of overlapping have been under the consideration of the Sectional Board. Those between Blaina and Ebbw Vale, Taibach and Aberavon, Newport and Chepstow, and Ynyshir and Ynysybwl, have been amicably arranged.

### **28a. TRANSFER OF A SOCIETY.**

The Malvern Co-operative Society has made application to be transferred from the Western to the Midland Section. The approval of Congress is required before the transfer can be made.

#### RESOLUTION.

That the application of the Malvern Co-operative Society Limited to be transferred from the Western to the Midland Section be agreed to.

## **FINANCES OF THE UNION.**

### **29. RECEIPTS AND EXPENDITURE.**

The balance sheet, which appears at the end of this report, gives details of the expenditure of the funds of the Co-operative Union during the financial year 1909.

We now give a summary of the accounts showing how the receipts and expenditure compare with those of 1908.

## RECEIPTS.

	1908.			1909.		
	£	s.	d.	£	s.	d.
Subscriptions and Donations .....	10478	1	0	10650	19	8
Sale of Publications .....	1573	9	4	1734	0	3
Advertising .....	29	8	6	40	5	6
Dividend and Interest Received .....	10	12	9	9	9	6
" " " Credited .....	138	9	3	147	3	8
Balance of Bank Interest and Commission .....	41	17	8	52	17	7
Postage repaid by North-Western Section .....	8	12	5	5	18	5
Legal Charges Repaid .....	21	18	3	—		
	£12302 9 2			£12640 14 7		

## EXPENDITURE.

	1908.			1909.		
	£	s.	d.	£	s.	d.
Congress .....	557	17	0	499	4	2
United Board and Office Committee .....	194	18	8	161	6	1
Joint Parliamentary Committee .....	118	11	7	136	13	6
Education Committee .....	887	18	5	886	19	4
Joint Propaganda Committee .....	153	7	6	128	8	0
Joint Exhibitions Committee .....	77	12	1	77	10	8
Joint Committee of Trade-unionists and Co-operators .....	52	13	0	4	9	3
Defence Committee .....	4	9	4	1	2	0
Committee on Credit .....	12	7	7	20	18	11
Irish Propagandist Agents' Expenses .....	—			41	5	4
Conferences and Meetings attended on behalf of United Board .....	244	18	3	304	13	3
Subscriptions and Grants .....	509	18	6	493	18	6
Legal Advice .....	226	0	0	175	16	9
Preparation of Text Books .....	—			150	0	0
Central Office Expenses .....	4917	16	5	5031	0	3

## Sectional Expenses:—

	1908.			1909.		
	£	s.	d.	£	s.	d.
Ireland .....	70	8	5	80	4	10
Midland .....	412	15	2	430	13	3
Northern .....	531	7	8	614	13	9
North-Western .....	860	15	6	932	15	0
Scottish .....	836	18	4	934	18	7
Southern .....	898	2	8	900	17	11
South-Western .....	310	3	1	329	9	5
Western .....	204	2	4	220	18	4
	4174 13 2			4444 11 1		

	12133	1	6	12557	17	1
Balance of Income over Expenditure .....	169	7	8	82	17	6
	£12302 9 2			£12640 14 7		

### 30. CONTRIBUTIONS FROM SOCIETIES.

The following is a summary, shown by sections, of the contributions received from the societies in the various sections; and also the amount of income received from publications, advertisements, dividends, and interest :—

	1907.				1908.				1909.		
	£	s.	d.		£	s.	d.		£	s.	d.
Subscriptions from Sections :—											
Ireland .....	43	16	0	..	44	1	2	..	45	15	2
Midland .....	1,178	6	7	..	1,221	8	9	..	1,235	0	8
Northern .....	1,373	2	6	..	1,412	7	9	..	1,435	0	0
North-Western .....	3,953	15	5	..	4,065	2	2	..	4,153	14	4
Scottish .....	1,562	0	8	..	1,617	14	10	..	1,607	0	8
Southern .....	1,340	17	5	..	1,334	19	1	..	1,393	3	4
South-Western .....	333	1	4	..	387	7	5	..	391	7	2
Western .....	352	14	7	..	394	19	10	..	389	18	4
	<hr/>				<hr/>				<hr/>		
	10,137	14	6		10,478	1	0		10,650	19	8
Other Receipts—											
Publications, Adver-											
tising, Dividends,											
Interest .....	1,634	4	7	..	1,824	8	2		1,989	14	11
	<hr/>				<hr/>				<hr/>		
	£11,771	19	1		£12,302	9	2		£12,640	14	7

### 31. INVESTED FUNDS.

The Union has invested its surplus funds in the undermentioned societies :—

	£	s.	d.
English Co-operative Wholesale Society—Shares..	1,275	0	0
"                    "                    "                    Loans ..	86	11	2
Scottish Co-operative Wholesale Society .....	554	10	5
Co-operative Insurance Society .....	100	0	0
Co-operative Printing Society .....	50	0	0
Co-operative Newspaper Society—Shares .....	50	0	0
"                    "                    "                    Loans .....	53	11	9
Kinning Park Society—Shares and Loans .....	13	18	6
	<hr/>		
	£2,183	11	10

### 32. NEW CENTRAL PREMISES FUND.

Owing to certain difficulties which have impeded our arrangements in regard to the New Central Premises, which are to be erected for the offices of the Co-operative Union, and as a memorial to the late George Jacob Holyoake, we have not been able, as yet, to proceed with the erection of the new buildings.

There have been negotiations for the exchange of a portion of our land for some belonging to an adjoining owner, so as to secure a plot of a more convenient shape. This has taken some time to negotiate and has only just been completed ; then there have been some difficulties in regard to street boundaries, which have only just been overcome.

The plans for the new building have been prepared by Mr. F. E. L. Harris (Architect, Co-operative Wholesale Society).

The following statement shows how the fund has been contributed to by the various sections, and also by the Wholesale Societies :—

Section.	No. of Societies Members of Union.	No. of Societies contributing to the Fund.	Amount Contributed.			Percentage of Societies contributing.
			£	s.	d.	
Ireland .. . . . .	19	7	65	14	6	36·8
Midland .. . . . .	186	121	2927	16	2	65·0
Northern .. . . . .	140	102	3237	3	2	72·8
North-Western .. . . .	393	281	9971	7	5	71·5
Scottish .. . . . .	204	97	2881	9	0	47·5
Southern .. . . . .	195	106	1976	16	2	54·3
South-Western .. . . .	75	34	899	15	9	45·3
Western .. . . . .	77	44	532	2	9	57·1
	1289	792	22492	4	11	61·4
English Wholesale Society .. . . . .			3000	0	0	
Scottish Wholesale Society .. . . . .			500	0	0	
Total .. . . . .			£25992	4	11	

A statement showing the position of the fund at the end of December, 1909, will be found in the balance sheet at the end of the report.

## PUBLICATIONS.

### 33. NEW PUBLICATIONS.

Publications have been issued as follows :—

#### (a) REPORTS.

Report of the Newcastle-on-Tyne Congress, 1 vol., 649 pages.

#### (b) BOOKS.

"The Co-operative Directory" (revised edition), 1 vol., 260 pages.

"Co-operative Book-keeping," by Alfred Wood (Manchester) ; revised edition 2,000 copies (making the total issue of this book 12,000 copies).

"Our Story," by Isa Nicholson ; revised edition 10,000 copies (making the total number of this book 61,000).

Co-operative Comedy, "Squire Sandy's Test," by J. T. Taylor (Oldham).

## (c) PAMPHLETS.

Inaugural Address at Newcastle Congress by W. R. Rae, of Sunderland.

Paper on "Agricultural Co-operation and its Relation to Co-operative Distributive Societies," by J. Nugent Harris, of London.

Paper on "Agricultural Co-operation and its Relation to Co-operative Distributive Societies," by J. Mastin, of Manchester.

Paper on "Co-operation as a Remedy for Unemployment," by A. Stoddart, of Consett.

Paper on "Contributions to the Co-operative Union," by D. McInnes.

Paper on "Depreciation," by P. G. Redfearn.

Prize Essay Paper, "A National Co-operative Society; is it Practicable?" by W. Kilner (Huddersfield).

Leaflet, "A few Facts about Co-operation," by Mrs. E. Holyoake Marsh.

Pamphlet, "Co-operators and Representative Government" (being a Paper prepared by the Proportional Representation Society).

Syllabuses of Work *re* Training of Co-operative Employés:—

Apprentices and Junior Employés .....	Stage I.
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Salesmen .....	" II.
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General Managers .....	" III.
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Honours in Management .....	" IV.
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List of Names and Addresses of Members of the Co-operative Students' Fellowship.

## GENERAL MATTERS.

### 34. CO-OPERATIVE INSURANCE.

(See Appendix VI., pages 160 to 167.)

Last year we reported to Congress, at Newcastle-on-Tyne, that it had not been possible, up to that time, for the United Board to take any action on the lines laid down by the Newport Congress resolution. It was agreed at Newcastle to let the matter drop if the parties to the discussion were not going on with it. Since then, however, there has been a considerable amount of discussion given to the question of co-operative insurance, and great differences of opinion have been expressed at the conferences which have been convened by those interested, and also in the correspondence columns of our co-operative newspapers.

Seeing that it was impossible for the parties to the dispute to come to any amicable decision at the conferences which have been above referred to, the United Board was appealed to by a number of societies urging that the resolution of the Newport Congress should be carried out, and an attempt be made by the United Board to convene a conference of representatives of the conflicting parties. The United Board was also urged by the Co-operative Insurance Society to engage

experts outside the movement for the purpose of making full inquiry into the question of insurance for co-operative societies and how best this business could be carried on.

The United Board decided—

That, before taking any such action as has been suggested by the Co-operative Insurance Society, this Board thinks it would be wiser to make one more effort on the lines of the Newport resolution to get the three bodies concerned to confer together in a small conference to be convened by the United Board; and that the two Co-operative Wholesale Societies and the Co-operative Insurance Society be again asked whether they would be willing to meet in conference, along with two representatives of the United Board, to discuss the question fully, in order to arrive at the opinion of all parties concerned, and to see whether it be possible to discover some harmonious means of action in this very important matter.

The two Wholesale Societies and the Co-operative Insurance Society were then communicated with and asked whether they would each be willing to send two representatives to a conference to be convened by the United Board, who would also have two representatives present. The three bodies agreed to send representatives, and the conference was accordingly held on Tuesday, March 8th, at the Central Office of the Co-operative Union.

A full report of the proceedings of the conference is given in the Appendix.

It will be seen from the Appendix that the conference is not yet in a position to report in regard to any decision to which they have come. The conference has been adjourned for two or three months in order to give time for the two Wholesale Societies to consider certain suggestions which were submitted by the Co-operative Insurance Society for their discussion at the conference.

At the conference, which was held on March 8th, the representatives of each body, viz., the two Wholesale Societies and the Co-operative Insurance Society, were invited to state the respective views of their organisations in regard to the carrying on of the insurance business of the co-operative movement.

It will be seen in the full report what was said in reply to this request.

The representatives of the English Wholesale Society spoke first, and said that their society was of opinion that it could do the insurance business at less expense than is the case at present. Further, that their society had commenced insuring cottage buildings; but, apart from that, no further action had been taken. The representatives of the Scottish Wholesale Society said that, so far as their society was concerned, no action whatever had been taken in the matter, and there seemed to be no particular desire on the part of their society to carry on insurance business as part of its own operations.

The representatives of the Co-operative Insurance Society, not being able to reply to any particular points of view held by the Wholesale Societies, as no such points had been brought forward, then stated the case for their own society, and professed themselves as willing to meet the Wholesale Societies as far as

they possibly could, by way of acceding to their desires to take some part in the business of insurance for the movement. A full account of the case submitted by the Co-operative Insurance Society is given in the report in the Appendix.

There were no actual resolutions passed by the conference, but the proposals made by the Co-operative Insurance Society may be summarised as under, and the two Wholesale Societies promised to take these suggestions for the consideration of their respective boards.

- (1) The Co-operative Insurance Society offered to join with the two Wholesale Societies, in the insurance business, so far as to give to the two Wholesale Societies either the whole or part of the business which is now done with Lloyd's.
- (2) The Co-operative Insurance Society also offers to have the business of insurance managed by a joint committee composed of representatives of the three organisations.
- (3) Having carried on the insurance business ever since it was commenced in the co-operative movement, and being an organisation entirely composed of co-operative societies organised for that purpose, the Insurance Society could not encourage any idea of absorption, but would be quite willing to see how far they could agree to work in harmony with the two Wholesale Societies.

These proposals have been now sent on to the parties concerned for further consideration, and until a further meeting has been held no definite reports can be submitted to Congress.

An expression used at the conference raises an important question in regard to the Congress and its powers. The expression was that "there appears to be altogether a misapprehension as regards Congress. We could never accept that Congress should be competent to settle a question such as this."

It is quite true that Congress cannot force its opinions on any society which is affiliated to its membership. The Congress has never attempted to do any such thing, because the societies are independent in action, and can do what they think best. But surely Congress is the right and proper place to discuss the *policy* of the movement, and especially to see that such policy accords with the ideals and aims which the co-operative movement professes to have so much at heart. Therefore it is quite within the practice and rules of the Co-operative Union that the Congress should, as may be required from time to time, discuss such important matters of policy and development of co-operative interests as are likely to affect the whole of the movement and its future activities. In doing so the Congress does not attempt to dictate what any particular society should or should not do, but merely lays down the principles on which, in the opinion of this great representative body of the co-operative movement—convened together not for the purpose of developing trade, but rather for the object of guiding opinion and policy—the actions of the movement should be based. In the present state of affairs the matter will evidently have to be deferred to a future Congress, as the conference has not yet come to any decision.

## RESOLUTION.

That, as no definite report on this matter can be submitted to this Congress, the question be adjourned to the Congress of next year, and that in the meantime the United Board take such action as may be necessary to follow the course indicated in the resolution passed by the Newport Congress. Further, that this Congress hereby declares its right to discuss any matter of policy connected with carrying out the principles, ideals, and objects of the co-operative movement; and that in regard to an important question like "Insurance," which affects, more or less, the welfare of every individual in the co-operative movement, it is essentially the province of the Congress, which was founded to represent and propagate the opinions and ideals of co-operation, to deal with and express its opinions on a matter of such importance.

**35. THE MINIMUM WAGE.**

(See Appendix VII., pages 167 to 171).

We submit in the Appendix a report of the replies received from societies in respect to the circular which was sent out according to the Congress resolution. In 1909 there were 1,251 societies members of the Union, and copies of the circular were sent to each of these, and yet we only received replies from 195 societies. It will be remembered that the resolution passed by the Newcastle Congress, "recommending all societies to adopt the scale of wages agreed to by the Congress as their minimum in fixing the wages of their employés," was carried unanimously by the delegates representing 486 societies who were there in attendance, and yet we have replies from 195 only, and of these only 79 societies are willing to adopt the scale, and 116 give reasons for non-adoption.

This result does not say much for the value of a Congress resolution, and if it is really the feeling of the societies generally that this very modest scale, which has been fixed as a *minimum* wage, is more than they are willing to pay, it is evident that delegates at Congress only express their own private opinion and take no steps, either previous or subsequent to the Congress, to ascertain the feelings of their committees and members in regard to the matter. In the rules of the Union a request is made to societies that they should assemble their delegates together before Congress for the purpose of instructing and guiding them as to how they should vote on behalf of their society. From the manner in which resolutions are treated after Congress, it is apparent that no previous consultation of societies' delegates has taken place.

The rules of societies generally place the authority to fix the wages of the employé entirely in the hands of the committee, and in that case the general meetings of members have no power to dictate or override the authority given to the committee in the rules. There is nothing, however, to prevent general meetings from discussing the *policy* of their society in the controlling

and carrying on of its business, and it is open for such general meeting, on proper notice being given on the agenda of business, to pass resolutions on policy, in the shape of recommendations or requests to the committee, that certain schemes or plans should be adopted in carrying on the business. Such resolutions would no doubt have an influence on committees, in showing them the feeling of the members generally, but the committee could not be compelled, so long as they remained in office under the rules, to adopt the policy laid down by the general meeting, but of course the general meeting could at the proper time exercise its powers in the election of committee-men who were prepared to carry out their wishes. We urge societies not to rest until the scale as fixed by the Newcastle Congress is adopted by all societies within our movement as the minimum wage which shall be paid.

#### RESOLUTION.

That this Congress regrets the reception which the Congress resolution, recommending all societies to adopt as a minimum rate of wages the scale submitted to the Newport Congress, and finally adopted at Newcastle-on-Tyne, has had at the hands of the societies. The Congress resolution adopting the minimum wage was carried unanimously by delegates representing 486 societies, and the scale of wages was sent out to 1,500 societies urging them to adopt it. It is to be regretted that only 195 societies have replied to the recommendation of Congress, and of these only 79 societies are willing to adopt the scale, and 116 state that they are unable to accept the recommendations. The Congress earnestly urges upon every Sectional Board and District Association to have this important matter more fully discussed during the ensuing year, and the Congress especially urges upon the committees of societies to have it discussed by their own members for the purpose of obtaining their support to this effort to bring all co-operative wages up to the very reasonable minimum fixed in the scale recommended by the Congress.

### 36. OVERLAPPING AND AMALGAMATION.

(See Appendix VIII., pages 171 to 177).

The question of "Overlapping and Amalgamation" was discussed at the Newcastle Congress, and a scheme for dealing with the evils of overlapping was adopted and directed to be sent out to all Sectional and District Conferences for discussion during the year, and each conference was requested to pass a resolution stating whether they are willing, on behalf of the societies constituting their conferences, to adopt and be governed by the conditions set forth in the scheme, as regards the power of arbitration to be given to the Co-operative Union and its Boards, and the binding effect of their decisions.

The scheme as adopted was as follows :—

- (1) It should be considered unco-operative, and not consistent with membership of the Co-operative Union, for any co-operative society to overlap the operations of another society in any district where such society is already established.
- (2) Overlapping may be defined as including the canvassing for orders, the delivery of goods, the opening of branches, the admission of members, from or in districts already occupied by another society.
- (3) Any case of overlapping, in regard to which complaint is made by a society member of the Co-operative Union, shall be dealt with in the first instance by the board of the section to which the societies belong. The Sectional Board to communicate with all the societies concerned in the alleged overlapping, and arrange for a meeting with them either jointly or separately. The Board to take and obtain all available evidence from both or all of the parties to the dispute. The societies, parties to the dispute, to enter into an undertaking to abide by the decision of the Sectional Board, or the United Board, as a final court of appeal.
- (4) Wherever possible, the Sectional Boards to use their influence towards the amalgamation of the conflicting societies, and when not possible to bring about amalgamation then to arrange for boundaries to be fixed, exchange or purchase of properties to be made, or otherwise arrange some amicable agreement between the parties in respect to their mutual working of a disputed district.
- (5) An appeal may be made to the United Board by any Sectional Board in respect to a case where a society refuses to accept and abide by its decision, and in like manner an appeal may be made to the United Board by a society which cannot see its way to accept the decision of the Sectional Board. The United Board shall appoint a special committee of experts, whether from its own members or otherwise, to adjudicate on such appeals. This special committee shall be appointed annually at the first meeting of the United Board after Congress, and shall meet and act as and when required by the United Board on any appeal being received.
- (6) The name of any society refusing to abide by the decision of the Sectional Board, or, in the case of an appeal, of the Special Committee of the United Board, shall be reported to Congress, and the Congress will decide whether the objecting society shall be longer retained as a member of the Union, or whether it shall be dealt with, according to the rules, as having been guilty of conduct injurious to the movement, and consequently be expelled from the Union.

We have seven sections and sixty districts in the Co-operative Union, in addition to the Irish Executive and its two districts.

Of the sections, only four out of seven have held conferences, as requested by the Congress resolution, viz. :—The Midland, the North-Western, the South-

Western, and the Western sections; and of the 59 districts only 25 have responded to the request, leaving 34 of the districts which have not considered the matter. Ireland has held conferences in its two districts.

In the case of "Overlapping," as in that of the "Minimum Wage," the decision of the Congress was carried by a great majority, and yet we have the same laxity in regard to the carrying out the expressed wishes of the Congress, and in consequence not much advance has been made. It may be said, however, that, with one exception, the 25 districts which have replied have adopted the scheme, with one or two slight variations, so that about one-third of the districts are favourable and willing to accept the plan recommended by Congress; also four sections out of seven have adopted the scheme. This is scarcely sufficient support to justify the carrying out of the scheme by the Co-operative Union, and it will be necessary to have much further consideration, both at Congress and among the societies, before anything definite can be done. The matter is therefore again submitted for your discussion. Particulars of the findings of the various conferences are given in the Appendix.

#### RESOLUTION.

That the Congress appreciates the action of the Midland, North-Western, South-Western, and Western Sections in having held sectional conferences, and also the action of the 25 District Associations which have held district conferences, for the purpose of discussing the suggestions made by the United Board in relation to the evils of overlapping, and the action to be taken by the Boards of the Co-operative Union for the prevention and removal of these evils. In these 29 conferences of the Sections and District Associations, and also in connection with three special conferences held by the Irish Executive of the Co-operative Union, the Congress is pleased to note that, with one or two trifling exceptions, there is practical unanimity as regards the acceptance of the suggestions contained in the scheme prepared by the United Board. Seeing, however, that 3 Sections and 34 District Associations have not yet seen their way to discuss these suggestions, the Congress is of opinion that it is impossible to come to any definite decision at the present time, but the Congress strongly urges all Sections and Districts which have not yet given any attention to the matter to see that it has their serious consideration during the coming year, as the evils of overlapping are becoming so dangerous to the best interests of the movement that it is essential that some scheme be adopted for its prevention and cure.

### 37. CONGRESS EXPENSES.

(See Appendix IX., pages 177 to 182.)

Last year the Central Board brought before the Newcastle Congress certain suggestions in regard to the raising of funds for the entertainment and reception

of our annual Congress. These funds have now to be raised annually by the societies situated in the section where the Congress is to be held, and sometimes great difficulty has been experienced in obtaining the money required. The Union, having considered the matter, prepared some suggestions which they thought would make it easier to raise the required funds, and would also have the advantage of enabling the Congress to be held even in districts where societies were poor, and could do with a Congress to inspire and help them.

Particulars of these proposals will be found in the Appendix included in the circular sent out to societies, as well as the replies of the societies to our circular.

The replies are so scanty and varied that they do not give much encouragement to proceed any further on the lines indicated. The feeling of the societies appears to be that the ordinary funds of the Union should be increased and made sufficient for the purpose of paying the expenses of the Congress annually, instead of having to appeal specially to societies for this object.

At the time when the Board made up its return of the replies received, only 65 societies out of 1,250 to which circulars had been sent out had forwarded any reply. This response does not show very great respect or appreciation for a Congress resolution.

The following is a summary of the replies:—

#### SUMMARY.

Sections.	No. of Societies.	In favour of one-fourth of present subscriptions.		Equal rate per member.	To be paid out of Union funds.	Against any change.
Ireland .....	2	2	0	0	0	0
Midland .....	12	5	5	1	1	1
Northern .....	11	4	4	1	2	2
North-Western .....	17	6	9	0	2	2
Scottish .....	8	3	2	0	3	3
Southern .....	12	2	4	3	3	3
South-Western .....	2	0	1	1	0	0
Western .....	0	0	0	0	0	0
	64	22	25	6	11	
One Society (special) ..	1					
	65					

#### RESOLUTION.

That, in view of the variety of opinions expressed by the very few societies which have thought fit to respond to our circular on this question, only 65 having replied out of a total of 1,250, it is evident that very little interest is taken in the matter, the Congress therefore decides to let the matter drop for the present, and in the meantime the Sections will provide for the expenses of Congress as heretofore.

### 38. AGRICULTURAL CO-OPERATION AND ITS RELATION TO DISTRIBUTIVE CO-OPERATIVE SOCIETIES.

(See Appendix X., pages 182 to 210).

Arising out of the papers read by Messrs. Harris and Mastin, at the Congress held at Newcastle, last year, the following resolution was passed :—

That, in the opinion of this Congress, the time has arrived when the producer upon the land should be brought closer to the consumer, and that, therefore, a concrete policy of co-operative distribution and supply in organised agriculture should be defined, and, with a view to the formulation of working arrangements, a conference be convened between the Co-operative Union, the Wholesale Societies, and the Joint Boards for Trade and Organisation (as representing the Agricultural Co-operative Societies of the United Kingdom) at the earliest possible date, the meetings to be summoned by the Co-operative Union.

We sent out copies of this resolution to the two Co-operative Wholesale Societies and to the Joint Boards for Trade and Organisation which represent the Agricultural Societies.

All these bodies accepted our invitation to attend a joint conference to be convened by the United Board. It was decided that the conference should consist of two representatives from each organisation, and that these representatives might be accompanied by the secretaries of their respective bodies, but that the last named should not have voting power.

The report of the conference is too lengthy to be submitted here, but a full report appears in the Appendix.

We submit in our report only the main points which have come before the committee, and the resolutions which have been passed by them. We also bring before you a request from the conference that it should be continued at any rate for another year, as matters under discussion are now in an interesting condition, and it is more than probable that something substantial will result from their deliberations.

The joint conference convened to discuss the relations between agriculture and distribution in the co-operative movement was constituted as follows :—

Representing the Co-operative Union : Messrs. S. Fairbrother and D. McInnes.

Representing the Co-operative Wholesale Society : Messrs. J. E. Johns and G. Thorpe.

Representing the Scottish Co-operative Wholesale Society : Messrs. R. Stewart and J. Wilson.

Joint Board for Agricultural Organisations : Mr. H. Barbour and Rev. T. A. Finlay.

Joint Board for Agricultural Trade : Capt. L. A. Bryan and Mr. A. H. Sadd.

In addition to these newly appointed representatives of the organisations named, the secretaries of the various bodies were also present for the purpose of

giving such information as was required, viz., Messrs. J. C. Gray, T. Brodrick, R. Macintosh, J. Nugent Harris, and R. A. Anderson. The committee has also invited the expert buyers of the various bodies to be in attendance and give their practical assistance. In this connection the committee have had the advantage of the advice and assistance of Messrs. A. W. Lobb, J. Mastin, W. L. Kewley, and L. Wilson (Co-operative Wholesale Society); Messrs. M. McCallum, J. McDonald, and W. Whyte (Scottish Co-operative Wholesale Society); Messrs. R. M. Smith and D. L. Roche (Ireland); Messrs. E. Brown, W. H. Press, Reynolds, and Thorold (Agricultural Societies in England).

#### CONFERENCE.

The first meeting of the conference was held in Manchester on Thursday, November 4th, when Mr. D. McInnes was appointed as chairman, and Mr. J. C. Gray acted as secretary.

The following resolution was moved by the Rev. T. A. Finlay and carried unanimously :—

That, while it is desirable that the agricultural co-operative movement should be brought into close business relations with the industrial co-operative movement, it is the opinion of the conference that these relations should be so established as to develop the co-operative efficiency of agricultural societies and encourage the spread of co-operation among agriculturists. That, for the purpose of devising the best practical means and methods of establishing satisfactory business relations between the two movements, a committee, representative of the trading and organising societies, be appointed to study and report upon a detailed scheme of mutual dealing, which shall be submitted to a future conference, and, if approved, be recommended for adoption by the co-operative bodies of the United Kingdom.

It was next resolved—

That a sub-committee, consisting of one representative of each of the organisations joined in the conference, be appointed for the purpose of giving effect to the resolution just passed, and that the sub-committee be authorised to call in the advice of experts, connected with any or all of the said organisations, as they may deem it advisable to consult.

That the sub-committee consist of Messrs. D. McInnes, G. Thorpe, R. Stewart, H. Barbour, and A. H. Sadd, and that a meeting be held at an early date.

The sub-committee Messrs. McInnes, Thorpe, Stewart, Barbour, and Sadd, along with the secretaries of the various organisations, and with Messrs. Mastin and Wilson (Co-operative Wholesale Society) and Mr. Smith (Irish Agricultural Wholesale Society) as experts, met in Manchester on Thursday, December 16th, 1909.

For full particulars of this important meeting we refer you to the complete report in the Appendix.

The following resolutions were passed :—

- (1) That every encouragement and assistance be given, by all the organisations represented, to assist the organisation of farmers throughout the United Kingdom into co-operative societies.
- (2) That the societies so organised be federated for trading purposes in such a way as to ultimately centre the entire co-operative trade in one federal body for each country.
- (3) That where the produce of farmers' societies is sold to distributive societies, or *vice versa*, it is desirable that all such transactions should take place through the respective trade federations of the farmers and the distributive movement, and that all such trade should be preferential and be subject to a lower margin of profit than where sales are made by either federation to the outside trade.
- (4) That every effort be made to put an end to such trade competition as at present may be hindering the general adoption of satisfactory arrangements between the distributive and the agricultural movement.
- (5) That the buyers of the two Wholesale Societies, connected with the departments which purchase agricultural produce, be called together to consult on a scheme to be suggested for carrying out the policy of this committee, and that they be authorised to meet and consult with the agricultural organisations concerned in the productions of which they require supplies, and report to a future meeting.

A meeting of these buyers with representatives of the agricultural organisations was held in Manchester on Thursday, January 13th, 1910. A very important discussion took place in regard to the sale and purchase of butter, eggs, pigs, potatoes, poultry, milk, corn, and cattle. Various suggestions were made as to the best way of establishing improved trading relations between the two Wholesale Societies and the agricultural movement. Suggestions were also made by the committee of experts, and these were submitted to the consideration of the Wholesale Societies and the agricultural federations concerned, and afterwards to a meeting of the full conference to which the conclusions of the various organisations were reported.

The last meeting of the conference was held in Manchester on March 10th, 1910, when the following conclusions were arrived at, viz. :—

That, in the opinion of the conference, much useful work could be done if the conference were to be appointed as a permanent body to meet at stated times during the year. At these meetings the various points connected with agriculture could be discussed, and both sides of the movement would be able to gain valuable informa-

tion thereby. It was therefore decided that Congress be asked to reappoint the conference for another twelve months.

D. McINNES, Chairman.

J. C. GRAY, Secretary.

#### RESOLUTION.

That this Congress receives with pleasure the report showing that considerable progress has been made by the conference appointed according to the resolution of the Newcastle Congress, in the direction of bringing about closer business relations between the Agricultural and Distributive societies, and seeing that the work of the conference is not yet fully completed, and there is a necessity for still further discussion of plans and details, which can only be properly done by a continuation of the conference composed of representatives of the two movements, this Congress hereby agrees to the continuation of the conference, as now constituted, for the ensuing Congress year, and that a further report be made to next Congress.

### 39. CONCILIATION BOARDS.

A deputation from the A.U.C.E. attended the meeting of the United Board for the purpose of suggesting that "Conciliation Boards" should be established in each section of the Union, and the duties of these boards should be "to hear evidence and to give judgment on any dispute or difference that may arise between a society and its employés when other means have failed to secure a settlement."

It was decided by the United Board that the matter should be referred to the Joint Committee of Trade-unionists and Co-operators, and that their opinion be obtained in regard to the proposal to have special conciliation boards in each section for dealing with cases of dispute between co-operative societies and such of their employés as are members of the A.U.C.E.; and the opinion having been obtained, should be reported to the United Board meeting in September. We communicated with Mr. Steadman, M.P., on March 23rd, and requested him to lay the matter before his colleagues of the Joint Committee. Mr. Steadman, however, submitted the suggestion to the full meeting of the Parliamentary Committee of the Trades Union Congress, and thus obtained a more decisive opinion than could have been given by the representatives on the Joint Committee. After discussion by the Parliamentary Committee of the Trades Union Congress, a reply was sent to us as follows:—

April 28th, 1909.

Dear Mr. Gray,—In answer to your letter of March 23rd, *re* Conciliation Boards for the co-operative employés, I am requested by my committee to inform you it has come to their knowledge that the Co-operative Employés' Society does not represent by a long way the whole of the workpeople either

on the distributive side or the productive. It would, therefore, appear that instead of the proposed scheme settling disputes, it would only lead to friction, owing to one section of employes coming under the jurisdiction of the Conciliation Boards, while other employes would be kept outside.—

Yours truly,

W. C. STEADMAN.

We informed the A.U.C.E. of the result of our correspondence and forwarded a copy of the letter received from Mr. Steadman. As the result of this correspondence, the A.U.C.E. decided to let the matter stand over until they had had the opportunity of conferring with the Trades Union Parliamentary Committee. We have not heard whether anything has been done in this direction or not.

#### 40. MEDICATED WINES.

Some correspondence has passed between the General Secretary and the Board of Inland Revenue in regard to the sale of medicated wines by co-operative societies, in order to ascertain whether a license for the sale of wine was necessary. The result of this correspondence has been that the Board of Inland Revenue have agreed to allow societies to sell wines which are sufficiently medicated as to come under the Poisons and Pharmacy Acts without license, provided the societies conform to the conditions laid down in the said Acts as regards the employment of a registered chemist to manage such department.

#### 41. THE HOUSING PROBLEM.

This subject is introduced into the report at the request of the North-Western Section, and the resolution will be moved by its representatives.

The question of housing is one of such great importance that we feel it necessary to again direct the attention of the Congress to the subject. Unless the houses in which we live provide us with efficient shelter, ample breathing space, pure air, and sunlight, our physical development is hindered, and our intellectual and moral growth is retarded.

The building bye-laws of our local authorities are not framed in such a liberal spirit as to compel the provision of the best conditions of housing, especially so far as air and sunlight are concerned, for generally speaking the speculator in land, and the cottage builder, are allowed to erect from forty to fifty houses on an acre of land, a condition of overcrowding very often as bad as the congested slum districts of our large cities. Fortunately, the co-operative movement, and others who desire to bring better conditions of life into existence, may limit the number of houses erected on an acre of land so as to provide healthy conditions.

Sir Benjamin Richardson, one of the highest authorities on hygiene we have had in this country, laid it down that if only twenty-five persons (five houses) were housed on an acre of land the death-rate would be reduced to eight per 1,000, half the average death-rate for the whole country, and this forecast has been justified by practical experience, for in the model village at Bournville,

where the number of houses per acre is six to eight (thirty to forty persons), the death-rate is under eight per 1,000. At Port Sunlight, with about ten houses per acre, the death-rate is between eight and nine per 1,000, and at Letchworth, with eight to twelve houses per acre, the death-rate is 5·6 per 1,000, whilst infantile mortality rates, in every case, are about half those of average industrial towns.

The physical improvement of the children brought up under such conditions is very striking, especially when compared with other children of the same class in adjoining towns. Those living in the districts where the number of people per acre is limited being considerably taller and heavier, at the same age, as their little town-bred brothers and sisters.

The reduction in the death-rate quoted above is amply confirmed by the statistics of towns so widely different in their populations and conditions as London, Manchester, Liverpool, York, and Oxford; the people in the congested areas in these towns die at the rate of about twenty five per 1,000, while in the thinly populated residential areas in the same towns the death-rate is only one half, about twelve per 1,000.

The number of houses per acre should not only be limited, but they should be semi-detached, so that every house may have an ample supply of pure air and sunlight, for the lack of these has much to do with physical deterioration in towns.

The economic aspect of the housing question is the only one on which objection can be taken to the provision of greater breathing space, but this can be met by co-operative societies purchasing large plots of land, which may generally be obtained at reasonable prices near our towns, and the facilities afforded by electric traction brings them within reach of town areas. If the movement enters upon the work of providing healthy dwelling places in a business-like and practical manner, there need be no fear of the economic result.

There is ample corroboration of this in two of the examples named above, as a proper return on the capital laid out is obtained, and there is a constant demand for the houses, while the result in the production of wealth—in the true sense, *life*—amply justifies and necessitates the provision of such housing conditions.

Between 400 and 500 co-operative societies have building mortgage departments, and about £10,000,000 has been spent in providing members with houses.

Societies have built and retained in their own possession about 8,500 houses, costing about .....	£1,900,000
Societies have built and sold 5,600 houses to their members, costing about ..	1,250,000
Societies have advanced to members for building or pur- chasing about 34,000 houses, costing about .....	6,850,000
	<u>£10,000,000</u>

Had this large sum been spent in the production of houses built and laid out to give the best hygienic conditions the health and happiness of co-operators would have been largely increased.

In addition to the above, the Co-operative Permanent Building Society has advanced money to build 2,460 houses; but the most hopeful method of co-operative housing, so far, is that of the Co-partnership Tenants, of which there are twelve societies, with 1,633 members.

They have built about 3,134 houses on 282 acres of land, and they limit the number of houses per acre to twelve, the most important arrangement to be observed for obtaining healthy condition. Each estate is also provided with tennis courts, bowling greens, and other playing sites for adults and children.

The society retains the ownership of the houses, and after paying a fixed rate of interest on the capital expended, apportions the profits amongst the tenants in proportion to the rent paid by each, a principle first adopted by the Tenant Co-operators.

#### RESOLUTION.

That this Congress hereby reaffirms its opinion that the housing question is one of the most important, because of its effect upon the well-being of the community, and earnestly invites the most serious attention of the co-operative movement—distributive, wholesale, and productive—to the necessity of dealing promptly, fully, and practically with this problem, because bad housing is one of the principal causes of physical deterioration and a high death-rate, whereas good housing is the most important factor in developing the physical condition of the people to the fullest extent, and, consequently, the development of the mental and moral conditions of those living under such conditions.

## 42. THE PUBLIC CONTROL OF THE MEANS OF TRANSIT.

The means of transit is essentially a question for co-operators, affecting as it does every industry and every section of the community, and on these grounds alone should be under public control. It is a question of immense importance to the nation as a whole, and has a direct bearing upon our industrial supremacy in industry and commerce.

To co-operators, who represent over two millions of industrial workers and the most gigantic commercial undertaking in the country, it must be a question of vital concern. The railways, the waterways, and—more than ever in the presence of electric traction—the great roadways of the country should be under the direct control of the municipalities and the State.

The general question is, however, being driven into greater prominence at the present time by the action of some of the larger railway companies who—to meet the demands of their shareholders for dividend on the one hand, and, on the other, to satisfy (a) the claims of employés to shorter hours and better wages, (b) the complaints of traders that preferential treatment is given to their foreign rivals—are endeavouring to combine their forces. That co-operators, as passengers, workers, and traders suffer the worst evils of the present system is obvious.

The system, however, is being brought partially under review by a Departmental Committee of the Board of Trade appointed last year to report "What changes, if any, are expedient in the law relating to agreements among railway companies, and what, if any, general provisions ought to be embodied for the purpose of safeguarding the various interests affected in future Acts of Parliament authorising railway amalgamation."

It will, therefore, be seen that the future of our railways is a matter of practical politics at the present time, and we, therefore, ask you to pass the following resolution :—

#### RESOLUTION.

That, in view of the efforts now being made by various railway companies to combine for economy of working, and in view also of the immediate necessity of such combinations being sanctioned by Act of Parliament, this Congress is of opinion that to ensure the best results to the nation, as passengers, employes, or traders, it is essential that the railways should be under the control of the State, and that this resolution be sent to the Prime Minister and to the President of the Board of Trade.

## UNIVERSITY EDUCATION.

### 43. ORIEL COLLEGE SCHOLARSHIPS.

The examination of candidates for the Hughes scholarship was held at Oxford on May 10th, 1910.

The following is a list of the candidates who entered for examination :—

Name.	Society.
Arnold Buxton .....	Sheffield and Eccleshall.
William Scott Stevenson .....	St. Cuthbert's, Edinburgh.
Godfrey Herbert Ince .....	Reigate.
Bernard R. Brasnett .....	Oxford.
Reginald W. A. Ward .....	Plymouth.
Benjamin Bowker .....	Salterforth.
Howard Yeats .....	Penge and Beckenham.
Austen L. Forrest.....	Wigan.
Norman Gibson.....	Halifax.
Albert W. Facer.....	Long Buckby.
James L. Wilson .....	Dunfermline.
Leonard Anderson.....	York.
William M. Wheeldon .....	Derby.
Reginald N. Lawson.....	Brymbo.
James H. B. Young .....	Compstall.
John B. Smeathers .....	Wellingborough.
Archibald T. Flight .....	Leatherhead.
Alfred E. Herbert .....	Great Wigston.

It is too soon as yet to announce the name of the successful student.

We submit a list of past and present scholars:—

HUGHES SCHOLAR.		NEALE SCHOLAR.	
	Year.		Year.
*Rev. T. P. Broadbent . . . .	1884	Rev. E. S. OLIVER . . . . .	1890
Mr. J. S. Ramsay . . . . .	1888	Mr. W. G. Tweedale . . . . .	1894
Mr. A. Hickling . . . . .	1892	Mr. H. C. Horne . . . . .	1899
Mr. R. T. Cooper . . . . .	1896	Mr. G. Garlick . . . . .	1903
Mr. S. B. Hartley . . . . .	1901	Mr. A. H. Stocks . . . . .	1907
Mr. E. A. Dale . . . . .	1906		

\* Deceased.

#### RESOLUTION.

That this Congress, having regard to the fundamental importance of sound learning, extended knowledge, and developed citizenship, deems it essential that an inquiry should be made into the conditions of endowment, the method of finance, and the systems of government obtaining in the universities of Great Britain, with a view to the making of recommendations designed to secure that such universities shall become national institutions equally in touch with all sections of the community, and it hereby requests the United Board of the Co-operative Union to bring this resolution before the Prime Minister and the President of the Board of Education.

## BENEVOLENT FUNDS.

### 44. THE BLANDFORD MEMORIAL.

The amount contributed at the Newcastle Congress to the Blandford Memorial Fund was £86. 18s. 6d. To this amount £13. 1s. 6d. was added by the local Reception Committee, thus making a total of £100.

On the recommendation of the Reception Committee the United Board decided that the £100 should be distributed as follows:—

	£
For two Blandford Travelling Scholarships . . . . .	20
Piano for the Royal Infirmary . . . . .	30
Desk and other articles of utility for the Eye Infirmary ..	50
	<hr/>
	£100
	<hr/>

The presentations were made to the two infirmaries on Saturday, November 6th. Mr. W. R. Rae and Mr. W. Scott made the presentations in the name of the Congress.

## CONNECTION WITH OTHER BODIES.

### 45. FOREIGN CONGRESSES.

(See Appendix XI., pages 210 to 226.)

The following foreign congresses have been attended by representatives of the Co-operative Union. Their reports will be found in the Appendix:—

Place.	Date.	Representative.
Finland (Kuopio) . . . .	April 10th, 11th, and 12th, 1909.	Messrs. F.A. Ciappessoni and W. Hemingway
Norway (Christiania)..	May 18th and 19th, 1909.	Mr. J. Smith.
France (Montherme)..	May 31st, June 1st and 2nd, 1909..	Mr. G. Bissett.
Denmark (Aarhus)....	June 7th, 1909 . . . . .	Mr. A. W. Golightly.
Switzerland (Zurich)..	June 12th and 13th, 1909 .	Mr. J. C. Gray.
Germany (Mainz) ..	June 14th to 17th, 1909....	Mr. J. C. Gray.
Sweden (Stockholm)..	June 27th to 29th, 1909....	Mr. J. Thompson.
Finland (Helsingfors)..	October 1st and 2nd, 1909..	Mr. A. Whitehead.

### 46. THE TRADES UNION CONGRESS.

(See Appendix XII., pages 226 and 227.)

The Annual Congress of Trade Unions was held in September, 1909, at Ipswich, when the Co-operative Union was represented by Mr. S. Foulger, of the Southern Section. His report appears in the Appendix.

### 47. THE NATIONAL UNION OF TEACHERS.

(See Appendix XIII., pages 227 and 228.)

The National Union of Teachers held its Annual Conference at Plymouth during Easter week, 1910. Mr. R. R. Prynn, of the South-Western Section, attended on behalf of our Union, and has submitted a report, which is included in the Appendix.

### 48. THE WOMEN'S GUILDS.

(See Appendix XIV., pages 228 to 241.)

A summary of the reports published by the Women's Co-operative Guilds of England, Scotland, and Ireland, are given in the Appendix. The Co-operative Union made its usual grants to the various guilds, viz., English, £300; Scottish, £100; and Irish, £15. Financial statements are given in the summaries of the reports in the Appendix.

## 49. THE INTERNATIONAL CO-OPERATIVE ALLIANCE.

(See Appendix XV., pages 242 to 245.)

The eighth International Co-operative Congress will be held at Hamburg (Germany) in September, 1910. Previous Congresses have been held as under:—

London .....	1895.
Paris .....	1896.
Delft .....	1897.
Paris .....	1900.
Manchester .....	1902.
Buda Pest .....	1904.
Cremona .....	1907.

We are expecting to see a large number of British co-operators present at the Hamburg Congress, where we are sure of a warm welcome from our German friends.

Any co-operative society which pays a subscription annually to the funds of the International Alliance may appoint a delegate. We understand that excursions arranged so as to enable delegates from Great Britain to visit Hamburg at reasonable expense are being made by our Central Education Committee and also by the Scottish section.

It is hoped that societies will do their utmost to have British co-operation thoroughly represented.

The International Alliance has made remarkable progress since the last Congress was held at Cremona in 1907.

In the Appendix there will be found a statement showing the financial position of the Alliance, and also the number of countries which are now affiliated to it.

The Alliance publishes a monthly bulletin in three languages, viz.:—English, German, and French. Copies of this bulletin may be obtained from the office of the International Co-operative Alliance, 6, Bloomsbury Square, London, and societies could render good service to the cause of international co-operation by purchasing copies of the bulletin for their libraries and educational committees, as well as for such of their members as desire to have them.

### RESOLUTION.

That all British societies be urged to take an active interest in the work and development of the International Co-operative Alliance, which has done so much, in the course of its comparatively short existence, in bringing together in close and friendly relations the co-operators of all countries and nationalities, and that the societies be recommended to contribute to its funds according to their means—the minimum subscription for a small society being 10s. per annum. Further, that our societies which are affiliated to the Alliance be urged each to send a delegate to the next International Congress, which is to be held at Hamburg in September this year.

## 50. CANADIAN CATTLE ASSOCIATION.

The United Board agreed with the decision of the Parliamentary Committee to withdraw from membership of the Canadian Cattle Association, as no advantage had been found in our connection with that association. It was thought that any action required to be taken by this union and its committees in regard to Canadian or other countries' cattle could be best carried out by our own organisation. Hence the contributions which have been made to the Canadian Cattle Association by the bodies constituting our Parliamentary Committee for some years back will now cease.

## OBITUARY.

### 51. DECEASED CO-OPERATORS.

1909.

	Page.		Page
Aldred, J., Ainsworth .....	1571	Hassall, Mrs. W., Leek.....	1314
Armstrong, J., Brandon and By-		Holt, Edmund, Rochdale....	1505, 1507
shottles.....	1541	Jones, Mrs. S. A., Failsworth ....	948
Ball, Mrs., Tyldesley.....	1314	Kershaw, J., Rochdale.....	1568, 1577
Bannister, Capt. R., Liverpool..	867, 868	Lake, F., Yiewsley.....	1256
Barnett, W., Macclesfield.....		Parsons, J. T., Ripley .....	897
	1292, 1320, 1321	Pitman, H., Pershore .....	1412
Barratt, J., Prestwich .....	793	Potts, V., Rochdale .....	1505, 1541
Bater, R. J., Cardiff ..	835	Rathbone, A. H., Warrington....	1553
Beatherwick, T., Gunthorpe ....	930	Ripon, Marquis of .....	942
Berresford, J. W., Manchester..	929, 932	Rodgers, Mrs., Leatherhead ....	1618
Beven, G., Woolwich .....	792, 793	Rowell, R., Heaton .....	1639
Carter, W. T., Reading.....	1597, 1600	Rumbold, J., Leatherhead	1352, 1359
Clementson, T., North Shields ..	1324	Rutherford, P., Willington Quay,	1352, 1365
Craven, J., Hebden Bridge .....			
	1177, 1178, 1221	Smith, T., Butt Lane .....	930
Dunkley, F., Kettering.....	1441	Thomas, W. M., Oldham....	1288, 1323
Fairlamb, W., Herrington .....	1249	Twigg, T., Sheerness.....	1669
Fawcett, Mrs. J. W., Leeds .....	1641	Wood, Mrs. S., Heckmondwike ..	1009
Gibson, F., Seaham Harbour ..	1288	Woolley, Mrs., Leicester .....	1340

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Dent, Mrs. A., Chelsea .....	45	Moss, J., Hebden Bridge .....	243, 245
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Emmett, J., Winnington .....		Roper, H. H., Brightside and	
	243, 259, 273, 280, 365	Carboook .....	144
Foster, J., Mansfield and Sutton..	305	Sergeant, F., Mossley .....	63
Hart, F. J., Windhill .....	131	Stevenson, J., Kilmarnock .....	144
Hollowell, Rev. J. H., Rochdale..	19	Summerbell, T., Sunderland ..	208, 225

The above list is taken from the *Co-operative News*.

The following have appeared in the *Scottish Co-operator*:—

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Balfour, J., Glasgow .....	986	McMeekin, J., Cowlairst .....	1015
Campbell, W., Cathcart .....	163	Malcolm, A. G., Newton .....	349
Chaddock, J. J., Kinning Park ..	368	Martin, J., Glasgow .....	329
Dunn, J., Cambuslang .....	572	Rankin, R., Busby .....	613
Kerr, J., Glasgow .....	770	Ross, Mrs., Maryhill .....	336
McDuff, T., Glasgow .....	754	Spence, W., Leslie .....	811
McEwan, D., Glasgow .....	46	Thomson, S., Paisley .....	1024
McIntosh, J., Glasgow .....	116	Walker, J., Redding .....	915
McKenzie, J., Vale of Leven ....	1005	Young, D., Avonbank .....	307

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McNicoll, H., Vale of Leven ....	157	Stevenson, J., Kilmarnock .....	93

**52. NEALE CENTENARY.**

(See Appendix XVI., pages 246 to 250.)

Saturday, April 2nd, was the centenary of the late Edward Vansittart Neale, who, at great sacrifice, acted as General Secretary to the Co-operative Union for 19 years.

In order to commemorate such a notable event, the United Board decided to arrange for a memorial service over the grave of Mr. Neale, in Bisham churchyard. Through the kindness of Sir H. J. Vansittart Neale, K.C.B., and the Vicar of Bisham, this was done, and a representative gathering of co-operators assembled. A full report of the proceedings will be found in the Appendix.

# APPENDIX.



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# Appendix to the Report of Central Board.

## I.—LIST OF SOCIETIES WHICH HAVE FAILED TO SUPPLY PARTICULARS FOR THE STATISTICS OF 1909.

ARRANGED IN THEIR RESPECTIVE SECTIONS.

(See Report 1, page 66.)

### IRELAND (5).

Ballinagleragh.	Shamrock.
Derry (City of).	Suffolk.
Greenore.	

### MIDLAND SECTION (22).

Ansty.	Paradise (Foleshill).
Blue Lias.	Pleasley Works.
Brington.	Radcliffe-on-Trent.
Church Lench.	Sapcote.
Edwinstowe.	Southam.
Gaydon.	Stratford-on-Avon.
Lea and Holloway.	Sutton Bonnington.
Loughborough Working-Men's.	Warwick.
Markfield.	Wednesbury Old.
Midland Sheet Metal Workers (Birmingham).	Westwood.
Pailton.	Woodborough.

### NORTHERN SECTION (1).

Windermere.	
-------------	--

### NORTH-WESTERN SECTION (28).

Altofts.	Cynfal.
Barrow-in-Furness Printing.	*Eccleshill.
Broughton-in-Furness.	*Ellesmere Port.
Castleford and Allerton.	*Ewloe Place.
Cawl Terrace.	Farnley.
Conisborough.	Ffynnon Groyw.
*Cowms Lepton.	Gregson's Lane.

NORTH-WESTERN SECTION—*continued.*

Healey.	Settle.
Heath and Williamthorpe.	Settrington.
*Holmfirth Boot and Shoe.	Sheffield Trade Union Sheep Shear Manufacturing.
Hull General Builders.	Shepley.
*Junction.	Smallbridge Conservative.
Lower Holker.	Woodley.
Port Nant.	
Scisset.	

## SCOTTISH SECTION (29).

Banchory.	Gavieside.
Banton.	Greengairs.
Blairdardie.	Guardbridge.
Carronhall and Kinnaird.	*Haddington.
Carronshore Baking.	Jedburgh.
Chryston.	Larbert.
Dalbeattie.	Lassodie.
*Dundee (City of).	Law.
Edenvale.	*Lerwick.
Falkland.	Millport.
Forfar Free Trade Saving.	Montrose Baking and Grocery.
„ Northern.	Peterhead
„ (West Town).	Plains.
Forth Provident.	Rutherglen Victualling and Baking.
Freuchie Equitable.	

## SOUTHERN SECTION (24).

Attleborough.	*Leighton Buzzard.
Burwell.	Long Wittenham.
Co-operative Institute (London).	Middleton Stoney.
Co-operative Photographers (London).	New Swindon Provident.
Euston (London).	Norwood Co-operators (London).
Forton Coal (Gosport).	Olney.
General Builders (London).	Portland.
General Engineers (London).	Sevenoaks.
Grandborough.	Sharnbrook.
Greenwich Bread and Flour.	Whittlesford.
Haslemere Builders.	Woburn Sands.
High Barnet.	Woodbridge.

## SOUTH-WESTERN SECTION (3).

Bath.	Stoke-under-Ham.
Butleigh.	

## WESTERN SECTION (19).

Abercrave.	Llangennech.
Abergwynfi.	Penrhiwceiber.
Afan Valley.	South Cerney.
Blaengarw.	South Wales Tailors.
Craigcefnpare	Taibach and Port Talbot.
Cwmavon.	Tidenham.
Cymmer, Corrwg, and Gwynfi Baking.	Tortworth.
Duffryn.	Treorky.
Garndiffaith.	Trimsaran.
Glyncorrwg Builders.	

## SUMMARY.

Ireland .....	5
Midland Section .....	22
Northern Section.....	1
North-Western Section .....	28
Scottish Section .....	29
Southern Section.....	24
South-Western Section .....	3
Western Section .....	19
Total, 1909 .....	131
„ 1908 .....	120
Increase.....	11

Societies marked \* have since sent in their statistical returns, but the particulars were received too late for inclusion in the statistics.

## II. FARMING.

(See Report 5, page 69.)

N.B. — Societies holding less than ten acres are not included.

(a) *By Societies.*

Society.	County.	Acreage.		Capital.	Interest.	Rent.	Result of Year	
		Owned by Society	Rented				Profit.	Loss.
MIDLAND SECTION	—			£	£	£	£	£
Boston .....	Lincoln ..	4½	6	†	†	†	†	†
Daventry .....	Northamptn	..	13	150	7	48	27	..
Derby ..	Derbyshire.	40	..	3909	156	..	*	*
Desborough ....	Northamptn	378	160	5277	412	208	..	262
Earls Barton....	Northamptn	29	7	1498	75	22	..	24
Enderby .....	Leicester .	4	228	1850	64	345	261	..
Gainsborough....	Lincoln ..	..	52	400	20	78	35	..
Harpole .....	Northamptn	14	42	729	31	53	30	..
Hucknall Torkard	Nottingham	..	449	4566	201	580	222	..
Ilkeston .....	Derby ..	..	20	..	..	72	30	..
Kettering Industl.	Northamptn	..	78	650	20	160	51	..
Kirkby-in-Ashfld.	Nottingham	..	83	1000	50	90	..	274
Langley Mill and Aldercar .....	Nottingham	..	84	1686	50	131	..	211
Leicester .....	Leicester ..	..	205	2000	100	256	*	*
Lincoln .....	Lincoln ..	15	150	3960	68	205	304	..
Long Buckby....	Northamptn	5	19	500	17	59	5	..
Long Eaton ....	Derby ....	21	902	5500	200	1590	80	..
Lowdham .....	Notts .....	17	..	1000	35	35	21	..
Market Harboro'.	Leicester ..	..	97	930	24	235	..	84
Nottingham ....	Nottingham	124	87	12302	404	100	..	158
Peterborough....	Northamptn	46	..	†	†	†	†	†
Ripley .....	Derby ....	30	50	1474	†	200	..	12
Shepshed .....	Leicester ..	..	12½	..	†	36	†	†
Tamworth .....	Stafford ..	..	270	3354	120	359	47	..
NORTHERN SECTION	—							
Ashington Equit.	Northumbld	..	64	254	27	83	79	..
Bedlington .....	Northumbld	9	97	4262	..	143	..	..
Birtley .....	Durham ..	..	415	3863	149	674	400	..
Bishop Auckland	Durham ..	..	50	562	..	110	197	..
Chester-le-Street	Durham ..	..	212	981	50	330	..	77
Cleator Moor ....	Cumberland	..	50	552	53	120	17	..
Consett .....	Durham ..	200	..	2062	66	146	..	349
Cornforth and Coxhoe .....	Durham ..	34	..	1769	88	..	14	..
Darlington .....	Durham ..	..	66	700	..	151	71	..
Derwent Flr. Mill.	Durham ..	..	144	1847	..	110	46	..
Hartlepoons .....	Durham ..	210	16	16143	400	70	91	..
Haswell .....	Durham ..	..	56	200	10	77	17	..

\* Accounts not made up.

† No separate account kept.

: No interest charged.

Society.	County.	Acreage.		Capital.	Interest.	Rent.	Result of Year.	
		Owned by Society	Rented.				Profit.	Loss.
NORTHERN SECTION— <i>continued.</i>								
Middl't'n-in-T'dale.	Durham ..	2	9	£ ..	£ †	£ 36	£ †	£ †
New Brancepeth..	Durham ..	..	12½	..	..	23	24	..
Newcastle-on-Tyn.	N'thberland	122	20	12707	..	75	103	..
Ryhope&Silksw'th	Durham ..	..	40	†	†	†	†	†
Seaton Delaval ..	N'thberland	..	247	2751	137	375	113	..
Sherburn Hill....	Durham ..	115	..	650	30	145	27	..
Stockton.....	Durham ..	..	115½	..	..	231	..	231
Sunderland .....	Durham ..	420	..	18950	749	..	..	148
Tow Law.....	Durham ..	10	..	376	..	..	..	..
West Pelton ....	Durham ..	35	..	3253	113	..	26	..
West Stanley ....	Durham ..	..	138	1173	..	100	..	108
NORTH-WESTERN SECTION—								
Barnsley British..	York .....	..	79	..	†	80	†	†
Batley .....	York .....	..	98	2988	80	159	..	189
Birkenshaw....	York .....	..	22	97	4	48	..	16
Blackburn Indus	Lancaster..	..	18	..	..	45	..	140
Bradford (City of)	York .....	18	30	1800	72	57	†	†
Burnley .....	Lancaster..	82	..	7633	328	98	97	..
Bury .....	Lancaster..	..	50	†	†	†	†	†
Colne .....	Lancaster..	..	72	660	18	150	..	174
Dalton-in-Furness	Lancaster..	9½	10	..	..	31	121	..
Farnworth and Kearsley .....	Lancaster..	15	..	1400	†	†	†	†
Grimshaw Park ..	Lancaster..	..	14	..	..	57	..	..
Huddersfield ....	York .....	..	20	..	..	23	†	†
Hyde .....	Chester....	..	15½	..	..	40	..	29
Keighley .....	York .....	..	11	..	..	35	†	†
Leeds .....	York .....	81	..	7601	260	..	..	388
Longridge .....	Lancaster..	..	12	140	6	34	..	..
Millom.....	Cumberland	..	137	1185	40	197	161	..
Mirfield Industrial	York .....	..	12	..	..	41	..	7
Nelson .....	Lancaster..	..	62	847	35	150	..	44
Pendleton .....	Lancaster..	..	43	197	10	81	45	..
Silsden....	York .....	35	15	4126	100	42	..	12
Skipton .....	York .....	..	16	..	..	46	†	†
Stocksbridge ....	York .....	..	28	..	..	55	..	38
Stainland and Holywell Green.	York .....	82	..	620	24	..	..	24
Whaley Bridge ..	Derby .....	..	20	20	1	36	..	6
Winnington ....	Chester....	..	11	..	..	25	12	..
York .....	York .....	..	63	100	5	142	†	†
C.W.S., M'chester.	Lancaster..	327	..	23128	733	..	..	61100
SCOTTISH SECTION—								
Bannockburn ....	Stirling....	30	..	1500	45	..	..	..
Dunfermline ....	Fife .....	..	504	8075	285	1118	§2306	1055
Tranent .....	Haddington	130	4	10000	400	326	228	..
Walkerburn.....	Peebles ....	..	40	800	40	100	40	..

† No separate account kept.    § Dairy account.  
 b Before debiting interest on share capital.

Society.	County.	Acreage		Capital.	Interest.	Rent.	Result of Year	
		Owned by Society	Rented.				Profit.	Loss.
SOUTHERN SECTION	—			£	£	£	£	£
Banbury .....	Oxford ....	109	..	7886	277	..	..	197
Berkhamsted ....	Herts ....	17	..	4402	180	..	28	..
Chipping Norton.	Oxford ....	160	40	6855	240	37	156	..
Harwich, Dovercourt, & Parkestone .....	Essex ....	..	160	1930	..	332	73	..
Haverhill .....	Suffolk ....	..	36	†	†	†	†	†
Ipswich .....	Suffolk ....	50	..	3545	148	..	318	..
Sheerness Econ...	Kent .....	74	134	5472	218	137	233	..
SOUTH-WESTERN SECTION—								
Plymouth .....	Devon ....	261	80	20148	448	225	..	680
Radstock .....	Somerset ..	..	24	..	..	80	..	..
WESTERN SECTION	—							
Cwmbach .....	Glamorgan	..	205	750	22	165	..	37
Total .....	.....	3365	6852	249695	7945	12033	6156	6074

† No separate account kept.

(b) *Farming Societies.*

SOUTHERN SECTION	—			£	£	£	£	£
Assington .....	Suffolk ....	..	223½	1771	41	111	4	..
WESTERN SECTION	—							
Coln St. Aldwyns	Gloucester	..	579	2446	..	406	85	..
Total .....	.....	..	802½	4217	41	517	89	..

### III.—LIST OF INDUSTRIAL AND PROVIDENT SOCIETIES REGISTERED DURING THE YEAR 1909.

(See Report 10, page 74.)

#### I.—ENGLAND AND WALES.

ABBREVIATIONS.—C means Co-operative; E, Equitable; I, Industrial; L, Land; and P, Provident "Limited" is understood after every name, and "Society" where A (Association) is not added.

County.	No.	Name of Society.	Registered Office.
Carmarthen ..	4830	Gorslas C. ....	Society's Stores, Gorslas, Llandeibie, S O., Carmarthen.
Yorks .....	4831	Scarborough & District C. Credit Bank.	Roscoe Rooms, Roscoe-street, Scarborough.
Northampton .	4832	Newborough District L. ....	House of Mr. W. H. Stacey, Werrington-road, Newborough, Peterborough.
Hertford .....	4833	Kings Langley and District C. Small Holdings.	Residence of Alick J. S. Button, High-st., Kings Langley.
Devon .....	4834	St. Budeaux Allotments A. ....	18, St. Budeaux-ter., St. Budeaux, Devonport.
Northampton .	4835	Wellingborough Brook Farm Allotments A.	41, York-rd., Wellingborough.
Hereford .....	4836	Eardisland and District Poultry and Egg.	Eardisland, Pembroke, S O.
Yorks .....	4837	Morley Small Holdings and Allotments.	Chapel Hill, Morley, Leeds.
Lancs .....	4838	Church Printing Press .....	35, Allum-street, Ancoats, Manchester.
Kent .....	4839	Bexley Heath Constitutional Club	183, Broadway, Bexley Heath, S.O., Kent.
Hants. ....	4840	Southampton Working Men's Labour Club and Institute.	49, Onslow-road, Southampton.
London .....	4841	Furnivall Sculling Club .....	19, Lower Mall, Hammersmith, W.
Cheshire .....	4842	Stockport Railway Servants' Coal Supply A.	75, Brinksway-road, Stockport.
Merioneth ....	4843	Edeyrnion Agricultural C. ....	Garthiaen, Llandrillo, Corwen.
Glamorgan ....	4844	South Wales C. Tailors . ....	95, Tudor-rd., Cardiff.
Hants. ....	4845	Petersfield and District C. ....	6, Chapel-st., Petersfield.
London .....	4846	Co-partnership Motor Cabs .....	110, St. Martin's-lane, W.C.
Glamorgan ....	4847	Llangynwyd Farmers .....	Persondy, Llangynwyd, Glamorgan.

County.	No.	Name of Society.	Registered Office.
ENGLAND AND WALES— <i>con.</i>			
Glamorgan....	4848	Cadoxton and District Small Holders' A.	82, Main-street, Cadoxton, Barry.
Carnarvon ....	4849	Deiniolen C. ....	Co-operative Stores, Llanddeiniolen, Carnarvon.
Worcester ....	4850	Worcester Hamper and Basket Makers.	51, Tybridge - street, Worcester.
Hereford ....	4851	Hereford C. Housing .....	30, Castle-st., Hereford.
Lancs.....	4852	Manchester Hatters .....	The Society's Works, Wickentree - lane, Failsworth, Manchester.
Denbigh .....	4853	Pandy Tudur and District Agricultural C.	Tyn-y-ffynon, Pandy, Llanrwst, S.O., Denbigh.
Durham .....	4854	Fatfield and District Workmen's Social Club and Institute.	The Club House, Fatfield, Washington Station, S.O., co. Durham.
Northumbrlnd.	4855	Newcastle - upon - Tyne Small Holdings.	242, Hampstead-road, Newcastle - upon - Tyne.
Lincs. ....	4856	North Lindsey Farmers .....	The Rookeries, Winterringham, Doncaster.
Somerset ....	4857	Crewkerne Conservative Working Men's Club.	Market-street, Crewkerne.
Middlesex ....	4858	Kensal Rise Constitutional Club..	Club House, 119, Chamberlayne Wood-road, Kensal Rise, W.
London .....	4859	Business Club of London (Other)..	1, The Gables, Hampstead Heath, N.W.
Glamorgan....	4860	Ystalyfera Modern C. ....	Clare-rd., Ystalyfera, S.O.
London .....	4861	Prospect C. Bank (Fin.) .....	St. Simon's Church Rooms, Bullard-place, Bethnal Green, E.
Essex . ....	4862	Saffron Walden and District Farmers' A.	13, Hill-street, Saffron Walden, Essex
Carnarvon ....	4863	Nant Machno and District Agricultural C.	Swch Isa, Penmachno, Bettws-y-Coed, S.O.
Carnarvon ..	4864	Clynnog Fawr Farmers' A. ....	Cefn Artho, Clynnog.
Hereford.....	4865	Herefordshire Farmers' A. ....	69, Newmarket-street, Hereford.
Glamorgan....	4866	Blaenclydach and Clydach Vale Constitutional Club.	92, Court-st., Blaenclydach, Glam.
Warwick.....	4867	Fenny Compton I. & P. C. ....	Fenny Compton, Leamington Spa.
London .....	4868	Motorists' Mutual C. ....	6 & 7, George-street, Hanover-square, W.

County.	No.	Name of Society.	Registered Office.
ENGLAND AND WALES— <i>con.</i>			
Monmouth...	4869	Abergavenny and District C. ....	2, Grosvenor - road, Abergavenny.
Pembroke ....	4870	Solva Farmers' C. ....	"Guardian " Office, Solva, Pembroke
Yorks.....	4871	Kilham & District Small Holders	Eastgate House, Kilham, Yorks.
Warwick ....	4872	British National Insurance....	41a, John Bright-st, Birmingham.
Essex .....	4883	West Ham and District C. Bank..	459, Green-st., Upton Park, E.
Bucks.....	4874	Claydon & District Agricultural C..	The Public Hall, Botolph (S.O. Claydon), Steeple Claydon.
Durham .....	4875	Saltwell Social Club (converted from a Company).	100, Saltwell - road, Gateshead-on-Tyne
Yorks.....	4876	Thornton C .....	The St res, New-rd., Thornton.
Carnarvon ....	4877	Carnarvon Small Holdings and Allotments.	7, Crown-street, Carnarvon.
Yorks.....	4878	Swallownest Working Men's Club and Institute.	Nursery-rd., Swallownest, near Sheffield.
Cheshire.....	4879	Chester and District Small Holdings A.	24, Old Bank Buildings, The Eastgate, Chester.
Middlesex ....	4880	Union Club .....	14, Bruce Grove, Tottenham, N.
Cambridge ....	4881	Over Small Holdings A. ....	The residence of Mr. T. B. Allen, Over, Cambridge.
Yorks.....	4882	Brighouse and District Farmers' A.	3, Oxford-street, Brighouse, Yorks.
London .....	4883	Second Hampstead Tenants ..	6, Bloomsbury-square, W.C.
Cumberland ..	4884	Derwentwater Tenants.....	Governor's House, Lake-road, Keswick
Warwick .....	4885	Sutton Small Holdings and Allotments A.	Residence of the Secretary, Windmill-lane, Sutton, Ely.
Warwick.....	4886	Nelson Street, Birmingham, Adult School Bank	95, Colmore-row, Birmingham.
Sussex.....	4887	Horsham District Agricultural ..	Old Park, Rusper, Horsham.
Essex .....	4888	Mayland C. ....	Fels' Fruit Farm, Mayland, Althorne.
Devon .....	4889	Moretonhampstead and District C.	Court-street, Moretonhampstead, S.O.
Yorks.....	4890	Pocklington and District Small Holdings.	The residence of Wm. Lamb, Chapman-gate, Pocklington, Yorks.
Warwick ....	4891	Planet Mutual Insurance .....	Hatherton Chambers, Old-square, Birmingham.

County.	No.	Name of Society.	Registered Office.
ENGLAND AND WALES— <i>con.</i>			
Carmarthen ..	4892	Llandovery and District Agricultural.	The Stores, Llandovery, S.O.
Worcester ....	4893	Pershore C. Fruit Market.....	Avon House, Pershore.
Worcester ....	4894	Sidemoor and Perryfields Small Holdings and Allotments	14, York-road, Sidemoor, Bromsgrove.
Cheshire .....	4895	Great Saughall and District Farmers' A.	The Institute, Great Saughall, Chester.
Kent .....	4896	Faversham Bread and Flour ....	3, Saxon-rd., Faversham.
Yorks.....	4897	Broonfleet Small Holders .....	House of Secretary, Vicarage, Broonfleet
Cheshire .....	4898	Crewe Railway Servants' Refreshment.	Coffee Tavern, Goddard-street, Crewe.
North Hants ..	4899	Wollaston Small Holdings and Allotments A.	Residence of Wm. J. Watts, Eastfield-road, Wollaston, nr. Wellingborough.
Dorset.....	4900	White House Hill Allotments A	1, Burbridge-terrace, Wimborne, Dorset.
Durham .....	4901	Whickham and District Social Club and Institute.	Bank House, Whickham, Swalwell, S.O., co. Durham.
Gloucester ....	4902	Bristol Printers .....	6, Argyle-rd., St. Paul's, Bristol
Durham .....	4903	Stanley Victoria Club & Institute..	Club House, Front-street, Stanley, S.O., co. Durham.
London ....	4904	North Camberwell Constitutional Club.	432, Old Kent-road, S.E.
Monmouth....	4905	Trelleck and District L. A. ....	Willowmead, Trelleck, Monmouth.
Durham ...	4906	Gateshead and District P. and E.C.	Society's Store, Westbourne-avenue, Gateshead.
Durham .....	4907	Pittington and District Workmen's Club and Institute.	Club House, Front-st., Low Pittington, co. Durham.
Middlesex ...	4908	Harringay and West Green Constitutional Club.	657, Green-lanes, Harringay, N.
Glamorgan....	4909	Swansea Printers .....	20, Orange-street, Swansea.
Glamorgan....	4910	Ystrad Rhondda Conservative Club.	47, William-street, Ystrad, Rhondda, Pentre, Rhondda, Glam.
Lincoln .....	4911	Skegness and District C. ....	36, High-st., Skegness, S.O. Lincoln.
Kent .....	4912	Edenbridge L. Club .....	The House of the Secretary (Mr. G. Tester), Hever-rd., Edenbridge.

County.	No.	Name of Society.	Registered Office.
ENGLAND AND WALES— <i>con.</i>			
Durham .....	4913	Chopwell Workmen's Social Club and Institute.	Club House, Chopwell, Ibbchester, S.O., co. Durham.
Cornwall ....	4914	Roche District C. ....	Roche, S.O., Cornwall.
Essex .....	4915	Woodford Allotments .....	187, Prospect-road, Woodford Green.
Essex .....	4916	Hornchurch Conservative and Unionist Club.	Hornchurch, Romford.
Glamorgan ..	4917	Invincible Insurance A. ....	47, Queen-st., Cardiff.
Northumbrlnd.	4918	Cramlington Working Men's Social Club and Institute.	Park View, Cramlington Village, S.O., Northumberland.
London .....	4919	United Enterprises .....	28A, Basingball-st., E.C.
Durham .....	4920	Bowburn and District Working Men's Social Club & Institute.	Club House, Durham-road, Bowburn, co. Durham.
Glamorgan ..	4921	Cwmgors and District Farmers .	Beiligras, Gwaun-cal-gurwen, S.O., Glam.
Cheshire .....	4922	Birkenhead Allotments A. ....	52, Willmer-rd., Birkenhead.
Dorset .....	4923	West Moors C. ....	Highfield, Denewood-road West Moors, Wimborne.
Durham .....	4924	Heworth and District Social Club and Institute.	Heworth - on - Tyne, Felling, S.O., co. Durham.
Cheshire .....	4925	Macclesfield William Morris L. ..	Birch House, Bridge-street, Macclesfield.
Northumbrlnd.	4926	Universal Social Club .....	Hirst House, Hirst, Morpeth.
London .....	4927	Imperial C. ....	59, New-road, Woolwich, S.E.
Yorks. ....	4928	Hornsea & District Small Holders	Club Room, Rose and Crown Inn, Hornsea, Hull.
Hants. ....	4929	Southsea General Trading .....	38A and 40A, Albert-road, Southsea.
Durham .....	4930	Stanley Workmen's Club and Institute.	Club House, Parker's Buildings, Front-st., Stanley, S.O., Durham.
Carnarvon ....	4831	"Yr" Eifl Workmen's C. ....	17, Eifl-road, Trevor, Chwilog, S.O., Carnarvonshire.
Northumbrlnd.	4932	West Moor and District Social Club.	West Moor District Social Club, Northumberland.
Worcester ....	4933	Stone Street Home Brewing ....	12, Stone-st., Dudley.
London .....	4934	Victoria Conservative Club .....	Victoria House, 94a, High-st., Homerton, N.E.

County.	No.	Name of Society.	Registered Office.
ENGLAND AND WALES— <i>con.</i>			
Essex .....	4935	The Metropolitan Erectors and Contractors.	203, Barking-road, Canning Town, E.
Essex .....	4936	Wanstead Men's Meeting Institute.	Overton House, High-street, Wanstead.
Hertford.....	4937	New Barnet Conservative and Unionist Club.	East Barnet-rd., New Barnet.
Middlesex ....	4938	Stonebridge Park Conservative and Unionist Club.	Hurworth, Stonebridge Park, Harlesden, N.W.
Denbigh .....	4939	Brymbo Conservative & Unionist Club.	17, High-st., Brymbo, Denbigh.
Hereford.....	4940	Herefordshire Small Holdings and Allotments.	4, Homend-st., Ledbury, Herefordshire
Norfolk .....	4941	Wayford Tenants .....	Wayford Farm, Smallburgh, Norfolk
Yorks. ....	4942	Co-operative Secretaries' A. ....	Cutts Villa, Deepcar, Sheffield.
Somerset .....	4743	Frome and District Club and Institute.	7, South Parade, Frome.
Northumbriand.	4944	Coxlodge, Gosforth, and District Social Club.	Park House, Jubileer-d., Gosforth, Newcastle-on-Tyne.
Carmarthen...	4945	Llanely and District Farmers ..	Cwm bach Farm, Llanely.
Surrey.....	4946	South-Western I. C. . ....	99, Ashleigh-road, Mortlake, S.W.
Yorks.....	4947	Shipley Unionist Club .....	Dale-street, Shipley.
Middlesex ....	4948	Brentbridge Social Club and Institute.	Brentbridge House, Hendon.
Radnor. ....	4949	Knighton & District Conservative Club.	Broad-st., Knighton, co. Radnor.
Northampton .	4950	Rothwell & District Conservative Club and Institute.	Market-place, Rothwell, Kettering.
London .....	4951	Greenwich Ethical Institute ....	137a, Greenwich-road, Greenwich.
Berks. ....	4952	Abingdon Small Holdings .....	Mr. W. R. Jameson, Swinburne-road, Abingdon.
Berks. ....	4953	Uffington Small Holdings .....	Residence of the Secretary, Chapel-lane, Uffington, Faringdon.
Devon .....	4954	Okehampton and District C. ....	St. James-st., Okehampton.
Durham .....	4955	Howden-le-Wear & District Working Men's Club and Institute.	Sunny Dene, Howden-le-Wear, Durham.
Leicester ....	4956	Coalville and District Constitutional Club.	High-street, Coalville, Leicester.
Glamorgan....	4957	Merthyr C. ....	Bethesda-st., Merthyr, Glamorgan.
Berks. ....	4958	Compton Stores and Trading....	Cheap-st., Compton, Newbury.
Durham .....	4959	South Shields Veterans' Social Club.	55 & 57, Brunswick-st., South Shields.

County.	No.	Name of Society.	Registered Office.
ENGLAND AND WALES <i>con.</i>			
Glamorgan....	4560	West Glamorgan Farmers' A....	Cefn Myddfai, Velindre, Morriston S.O., Glamorgan.
Durham .....	4961	Greenside and District Social Club and Institute.	No. 1 Schoolhouses, Greenside, Ryton, S.O., Durham.
London .....	4962	Clerk Publishing .....	65-6, Wool Exchange, Coleman-st., Gresham-st., E.C.
Yorks.....	4963	Waddington Brass Band .....	Reading Room, Waddington, Clitheroe.
Lancs.....	4964	Marton and District Growers' A	W. Dugdale, School-lane, Marton, Lancs.
Hertford .....	4965	Sleeps Hyde Small Holdings....	19. Watson's Walk, St. Albans.
Dorset.....	4966	Okeford Small Holdings .....	Mrs. Robert Young, Okeford, Fitzpaine, Blandford.
Cumberland ..	4967	Cockermouth Farmers' C. ....	Barkhouse, Cockermouth.
Oxford .....	4968	Oxford Food Reform .....	45, George - street, Oxford.
Durham .....	4969	Cockten Hill (Bishop Auckland) Workmen's Club & Institute.	1, Seymour - street, Bishop Auckland.
Brecon .....	4970	Gough Constitutional Working Men's Club.	Constitutional Club Buildings, Ystradgynlais, S.O., Breconshire.
Durham .....	4971	Jarrow Excelsior Workmen's Club and Institute.	2 and 4, Grey-street, Jarrow.
Bucks.....	4972	Victoria Agricultural C. ....	Victoria Cott., Whitechurch, Aylesbury.
II.—IRELAND.			
Antrim .....	945	Antrim and Down C. Agricultural	Lisburn.
Antrim .....	953	Ballymena District Farmers' C...	Ballymena.
Antrim .....	955	Belfast C. Flaxgrowers .....	31, Chichester-street, Belfast.
Armagh .....	969	Crossmaglen Markets .....	Crossmaglen.
Armagh .....	949	Coronea Bridge C. Creamery ....	Coronea, Arva.
Cavan .....	958	Ballyconnell C. Creamery.....	Ballyconnell.
Cavan .....	959	Poles C. Creamery .....	Poles.
Cork ....	954	Queenstown C. ....	9, King's-square, Queenstown.
Donegal ....	934	Taughboyne C. Agricultural and Dairy.	Moness, St. Johnston.
Donegal .....	947	Gweedore C. Agricultural.....	Dore.
Donegal ....	950	Lower Rosses C. Agricultural ....	Inniscree, Burtonport.
Dublin .....	960	Irish C. Shipowners .....	151, Thomas - street, Dublin.
Kerry .....	936	Lixnaw C. Creamery .....	Lixnaw.
Kerry .....	939	Causeway C. Creamery .....	Causeway.

County.	No.	Name of Society.	Registered Office.
IRELAND— <i>con.</i>			
Kerry .....	964	Prior C. Agricultural .....	Ballinskelligs.
Kerry .....	965	Valentia Island C. Agricultural ..	Valentia Island.
Kerry .....	966	Waterville C. Agricultural .....	Waterville.
Kerry .....	968	Caherdaniel C. Agricultural .....	West Cove.
Kilkenny .....	967	Glenmore C. Threshing .....	Glenmore.
Kilkenny .....	972	Bennetsbridge C. Creamery .....	Bennetsbridge.
Leitrim .....	941	Coolegraine C. Agricultural .....	Newbridge, Dowra.
Leitrim .....	946	Abbeyfeale C. Creamery .....	Abbeyfeale.
Limerick .....	951	Oola C. Creamery .....	Oola.
Limerick .....	952	Devon Road C. Creamery .....	Devon-road, Temple- glantine.
Limerick .....	956	Doon C. Agricultural .....	Doon.
Limerick .....	961	Meenahela Bridge C. Creamery ..	Meenahela, Abbey- feale.
Limerick .....	963	Annacotty C. Creamery .....	Annacotty, Lisnagry.
Mayo .....	938	Glenisland C. Agricultural .....	Glenisland, Castlebar.
Roscommon ..	944	Castlereagh C. Agricultural ..	Castlereagh.
Roscommon ..	962	Kilmore Aghrim and Killucan C. Dairy.	Kilbride.
Sligo .....	943	Cloonacool C. Poultry Keepers ...	Cloonacool, Tubber- curry.
Tipperary ....	933	Toomevara C. Agricultural and Dairy.	Toomevara.
Tipperary ....	940	Knockfune C. Agricultural and Dairy.	Knockfune, Newport.
Tipperary ....	942	Lackamore C. Agricultural and Dairy.	Lackamore, Newport.
Tipperary ....	957	Coolmoyn C. Creamery .....	Coolmoyn, Fethard.
Tyrone .....	935	Newtownstewart C. Agricultural and Dairy.	Newtownstewart.
Tyrone .....	937	Kilskeery C. Home Industries ...	Trillick.
Waterford ....	970	Ring College, Desmond House ...	Mweelahorna, Ring, Dungarvan.
Wexford .....	948	Wexford Bacon Factory .....	Enniscorthy.
Wexford .....	971	Blackwater C. Pig and Cattle Suppliers.	Blackwater.

# IV.—LIST OF INDUSTRIAL AND PROVIDENT SOCIETIES DISSOLVED DURING THE YEAR 1909.

(See Report 11, page 75.)

## I.—ENGLAND AND WALES.

County.	No.	Name of Society.	Registered Office.
Yorks. ....	541	Ripon C Flour and Provision ..	1. King-street, Ripon.
Northumbrlnd.	1863	Longhirst E I C. . . . .	Longhirst Colliery, Longhirst, Morpeth
Kent . . . . .	2286	South Darenth C . . . . .	New-road, South Darenth, Dartford.
Essex . . . . .	2307	Excelsior Licensed Victuallers' C.	Sir John Lawrence Inn, Rathbone-st., Canning Town.
Yorks. ....	2498	Keighley Ironworks . . . . .	14, Goulborne-street, Keighley.
London ... ..	2567	Post Office Employés' Mutual Guarantee A. . . . .	87, Newgate-st., E.C.
Kent . . . . .	2593	Bexley Heath C. . . . .	6, Market-place, Main- road, Bexley Heath.
Worcester ...	2567	Dudley Bucket and Fender C. ....	31, Charlotte-street, Dudley.
Yorks. ....	2670	Park Conservative Club Building A.	Park C'nserv't'e Club, 23, Duke-st., Sheffi'd
London . . . . .	2746	South-east London C. . . . .	47, Woolwich - road, Greenwich, S E.
Camb ... ..	2950	Whittlesford I C. . . . .	Storey's Yard, Whittlesford, Camb.
Warwick. ....	3052	Gaydon C.I.P. . . . .	Stores, Gaydon, War- wick.
Yorks. ....	3067	North Bierley Coal and Coke ...	1, Bolton-street, Low Moor Bradford.
Worcester ...	3213	Evesham I.C. . . . .	74, High-street, Evesham
Durham . . . . .	3333	Northern C. Iron and Tinplate Productive. . . . .	Birtley, Chester - le- Street.
London . . . . .	3484	Borough of Lewisham Liberal and Radical Club. . . . .	272, High-street, Lewisham.
London . . . . .	3640	Bethnal Green C. Bank . . . . .	59, Springdale-road, Stoke Newington, N.
Bucks. ....	3650	Shenley and Loughton I.P. . . . .	Loughton, Bletchley.
Essex . . . . .	3690	Stepney and District C Bank. ....	7, Park View, South Wanstead, E.
Notts. ....	3716	East Markham C Agricultural ..	Bowerhayes Cottage, East Markham.
Derby . . . . .	3775	Breaston Mutual L. . . . .	Breaston, Derby.
Berks. ....	3848	Unique Clothing C. . . . .	47, Stert-st., Abing- don.
Dorset... ..	3942	Portland C. . . . .	26, Reforme, Easton, Portland.

County.	No.	Name of Society.	Registered Office.
ENGLAND AND WALES— <i>con.</i>			
Worcester ....	3985	Martley Basket Makers.....	Ivy Cottage, Martley, Worcester.
Somerset ....	4059	Somersetshire Chamber of Agri- culture C.	Park-road, Yeovil.
Leicester ...	4060	Leicester Cabinet and General Woodworkers.	101, Church Gate, Leicester.
Norfolk .....	4081	Bungay and District Farmers' C..	Abbey Farm, Alburgh, Harleston
Warwick.....	4089	Claverdon C.I.P. ....	The Stores, Claver- don, Warwick.
London .....	4170	New C. Quarries Pioneer .....	59, Great Ormond- street, W.C.
Gloucester ....	4190	Winchcombe Toddington & Dis- trict Agricultural C.A.	The Stores, Worming- ton Broadway, Wor.
Notts. ....	4204	Colwick Furniture Manufacturers	46a, Dunstan-street, Netherfield, Nott'm.
Yorks. ....	4210	Yorkshire County Dairy Farmers.	1, Cambridge - road, Harrogate.
Glamorgan ..	4190	Roath Reform Club .....	68, Metal-street, Roath, Cardiff.
Gloucester ....	4292	Cotswold Farmers' A.....	Estate Office, Sher- borne, Northleach, Gloucester.
London .....	4314	National Co-partnership Bank .	c/o Philip Mordant and Co., 9 and 10, Fenchurch-st, E.C.
Suffolk .....	4363	Finborough C.....	Store, Finborough, Stowmarket.
London .....	4367	J. C. Stephens and Son.....	884a, Old Kent-road, S.E.
London .....	4374	Bates and Crofts.....	1a, Clark's Buildings, Shaftesbury Avenue, W.C.
Kent .....	4382	Bromley and District Tenants....	5, Market-square, Bromley.
London .....	4388	British Traders' A. ....	56, Lillie-road, West Brompton, S.W.
Gloucester ....	4391	Gloucester and Malvern Motor A.	Albert Motor Works, Southgate-st., Glou- cester.
Middlesex ....	4395	Mid-Herts. Farmers' Supply A.	Bank Chambers, Finchley, N.
London .....	4456	Contractors' Federation .....	2, Church Court, Cle- ments-lane, E.C.
Leicester ....	4459	Bothley C. Boot and Shoe Manu- facturing.	The Works, Woodgate, Rothley, Lough- borough.
Northampton..	4460	Raunds Woodbine Permanent Allotment and Small Holdings.	Woodbine Club, Raunds, Welling- borough.
London .....	4465	Mercantile Development A.....	46, King William-st., E.C.
London .....	4469	Johnsons .....	44, Bedford-rd., W.C.

County.	No.	Name of Society.	Registered Office.
ENGLAND AND WALES— <i>con.</i>			
Lincoln .....	4470	Panton Agricultural C.....	Kilravin, Harrowby-road, Grantham.
Durham .....	4526	Low Fell Working Men's Social Club and Institute.	Kells-lane, Low Fell, Gateshead.
London .....	4550	Tradesmen's Provident.....	44, Bedford Row, W.C.
Gloucester ....	4553	Central Tradesmen's Provident ..	28, Baldwin - street, Bristol.
Glamorgan ..	4566	Inventors' C. ....	69, Nolton - street, Bridgend.
Northumbrlnd.	4567	Westerhope and District Club and Institute.	Dene House, Westerhope, Newcastle-on-Tyne.
Worcester ....	4576	King's Norton Tenants.....	88, Station-rd., King's Norton, Birmingham.
London .....	4593	London Master Hairdressers' A.	5, Church-st., Camberwell Green, S.E.
London .....	4595	Irish Industrial C. ....	760, Fulham - road, S.W.
Surrey.....	4600	Industrial Investments.....	4, South End, Croydon.
Hertford.....	4624	Letchworth Demonstration Farm	3, Station-rd., Letchworth.
Northampton..	4719	Ashley, Stoke Albany, and Willbarston Small Holdings and Allotments.	The Manse, Ashley, Market Harboro'.
London .....	4734	Motorists' A. ....	11, Pancras-lane, E.C.
London .....	4746	Co-operative Kabin .....	28A, Leicester Square, W.C.
Durham .....	4767	Barnard Castle and District Workmen's Club and Institute.	54, Bridgegate, Barnard Castle.
London .....	4768	United Mutual C. Insurance ....	42, Ludgate Hill, E.C.

## II.—IRELAND.

**List of Industrial and Provident Societies which have been removed from the Registers, or for which notice of commencement of winding-up has been registered during the year 1909.**

A COPY OF A RESOLUTION PASSED FOR VOLUNTARY WINDING-UP WAS RECEIVED FROM EACH OF THE FOLLOWING SOCIETIES (SEVEN IN NUMBER):—

Cork .....	758	Castletownroche C. Creamery ....	Castletownroche.
Dublin .....	931	Gaelic C. Home Industries .....	55, Rutland-square, Dublin.
Kildare ... ..	622	Naas C. Home Industries.....	Naas.
Leitrim .....	443	Drumshambo C. Agricultural and Dairy.	Drumshambo.
Meath .....	89	Dunsany C. ....	Dunsany.
Tyrone .....	885	Ardstraw C. Flax .....	Greenville, Ardstraw.
Wexford .....	844	Forth C. Poultry .....	Tagoat.

## THE FOLLOWING SOCIETY DISSOLVED BY INSTRUMENT:—

County.	No.	Name of Society.	Registered Office.
IRELAND— <i>con.</i>			
Londonderry ..	468	Limavady C. Agricultural and Dairy.	Limavady.

THE REGISTRY OF EACH OF THE FOLLOWING SOCIETIES (185 IN NUMBER)  
WAS CANCELLED.

Antrim .....	422	Drumaul C. Agricultural and Dairy.	Coolsythe, Randals-town.
Antrim .....	747	Glens of Antrim C. Flax .....	Cushendall.
Antrim .....	804	Gaelic C. ....	Tower Buildings, Peter's Hill, Belfast.
Armagh .....	211	Crossmaglen C. Home Industries..	The Factory, Crossmaglen.
Armagh .....	405	Tartaraghan C. Agricultural and Dairy.	Clantelew, Loughall.
Armagh .....	800	Artabracka C. Agricultural .....	Artabracka, Portadown.
Armagh .....	813	Derrycughan C. Creamery .....	D a r r y c u g h a n , Markethill.
Armagh .....	814	Enagh C. Creamery ...	Enagh, Markethill.
Armagh .....	879	Tassagh C. Flax .....	Tassagh.
Carlow .....	56	Milford C. Dairy .....	Milford.
Carlow .....	90	Milford C. Store .....	Milford.
Cavan ....	96	Glangevlin C. Dairy .....	Glangevlin, Doura.
Cavan . ....	178	Ballyconnell C. Agricultural and Dairy.	Ballyconnell.
Cavan .....	456	Kildallon C. Home Industries....	Ardlogher, Belturbet.
Cavan .....	475	Bawnboy C. Agricultural & Dairy.	Bawnboy.
Cavan .....	577	Ballyconnell C. Cottage Gardening and Home Industries	Ballyconnell.
Cavan .....	660	Loughduff C. Agricultural and Dairy.	Loughduff
Cavan .....	734	Drumtamon C. Agricultural and Dairy.	Drumtamon.
Cavan .....	771	Riverview C. Agricultural and Dairy	Riverview, Butlers-bridge.
Clare .....	49	Labasheeda C. Dairy .....	Labasheeda.
Clare .....	63	Kildysart C. Dairy ...	Kildysart.
Clare .....	71	Derrynalicka C. Dairy ...	Derrynalicka, Labasheeda.
Clare ....	72	Knockmore C. Dairy .....	Knockmore, Kilmi-hill.
Clare .....	94	Kilfenora C. Dairy..	Kilfenora.
Clare .....	221	Sixmile Bridge C. Agricultural and Dairy	Sixmile Bridge.
Clare .....	239	New Quay C. Agricultural and Dairy.	New Quay, Burren.

County.	No.	Name of Society.	Registered Office.
IRELAND— <i>con.</i>			
Clare .....	259	Cratloe C. Poultry .....	Cratloe.
Clare .....	754	Cooraclare C. Agricultural & Dairy	Cooraclare.
Clare .....	760	Doonbeg C. Agricultural .....	Doonbeg.
Clare ... ..	778	Doora and Barefield C. Agricultural and Dairy.	Knockanean.
Clare .....	819	Carrigaholt and Doonaha C. Agricultural.	Carrigaholt.
Clare .....	821	Kimally, Inch, and Connolly C. Agricultural.	Kilmally, Ennis.
Clare .....	824	Clooney C. Agricultural .....	Clooney, Quin, Ennis.
Clare .....	829	Clonlara C. Agricultural .....	Clonlara.
Clare .....	845	Killanena C. Agricultural .....	Dromandoora.
Cork .....	76	Timoleague C. Dairy .....	Timoleague.
Cork .....	136	Rathduff C. Dairy .....	Grenagh.
Cork .....	150	Shanagarry C. Agricultural & Dairy	Shanagarry.
Cork .....	254	Inniscarra C. Agricultural & Dairy	Inniscarra.
Cork .....	321	Kenneigh C. Agricultural & Dairy	Kenneigh.
Cork .....	378	Glaun Cross C. Agricultural and Dairy.	Glaun Cross, Shanlaragh, Dunmanway
Cork ... ..	418	Toames C. Poultry.....	Toames.
Cork .....	445	Codrum C. Poultry .....	Codrum, Macroom.
Cork .....	593	West Cork C. Beekeepers' A. ....	Clonakilty
Donegal .....	352	Clonmany C. Poultry .....	Clonmany.
Donegal .....	365	Bu. lin Gratlagh, and Milford C. Poultry.	Milford.
Donegal .....	366	Carrigart C. Agricultural & Poultry	Carrigart.
Donegal .....	459	Bundoran C. Industries .....	Bundoran.
Donegal .....	466	Ballyshannon C. Home Industries	Lace School, Ballyshannon.
Donegal .....	507	Copany C. Agricultural and Dairy	Copany.
Donegal .....	575	Innishowen C. Beekeepers' A.....	Carndonagh.
Down .....	192	Dromore (County Down) C. Agricultural and Dairy.	Dromore.
Down .....	647	Glen and Donaughmore C. Agricultural and Dairy.	Donaughmore.
Down .....	701	Newtownards and District C. Beekeepers.	Newtownards.
Dublin .....	458	Cruagh C. Home Industries.....	Edmondstown.
Dublin .....	612	Irish (Ireland) C. ....	38, South Richmond-street, Dublin.
Dublin .....	725	The Trader Newspaper Corporation.	15, Crow-st., Dublin.
Dublin .....	743	Lignite Fuel and General Industrial.	The Cottage, Charlemont-place, Dublin.
Dublin .....	762	Dublin Tailors' Co-partnership ..	14, Bachelors' Walk, Dublin.
Dublin .....	843	Dublin Weekly News .....	12, Temple-lane, Dublin.
Dublin .....	863	Irish Educational .....	41, Middle Abbey-st., Dublin.
Fermanagh ..	205	Cleenish C. Agricultural & Dairy	Arney.
Fermanagh ..	290	Maguiresbridge C. Agricultural and Dairy.	Maguiresbridge.

County.	No.	Name of Society.	Registered Office.
IRELAND— <i>con.</i>			
Fermanagh ..	304	Tattykeeran C. Agricultural and Dairy.	Coolrakelly.
Fermanagh ..	364	Mean Cross C. Home Industries	Brookeborough.
Fermanagh ..	379	Coonian C. Home Industries ....	Coonian, Fivemile-town.
Fermanagh ..	732	Belleek C. Home Industries ....	Belleek. . . .
Fermanagh ..	755	New Buildings C. Agricultural and Dairy.	Ederney.
Galway .....	172	North Galway C. Pigfeeders ....	Mountbellew.
Galway .....	233	Monivea C. Agricultural & Dairy	Monivea.
Galway .....	252	Killinney C. Agricultural & Dairy	Killinney, Kinvara.
Galway .....	255	Newbridge C. Agricultural & Dairy	Killyon. . .
Galway .....	285	Kilconnell C. Agricultural & Dairy	Kilconnell. . .
Galway .....	303	Kinvara C. Poultry .....	Kinvara.
Galway .....	307	Pallas C. Poultry ..	Tynagh.
Galway .....	308	Derrybrien C. Agricultural & Dairy	Derrybrien.
Galway .....	314	Killian C. Home Industries.....	Mount Bellew.
Galway .....	316	Clifden C. Home Industries.....	Clifden.
Galway .....	318	Carna C. Home Industries ...	Carna.
Galway .....	325	Kilronan C. Agricultural & Dairy	Kilronan, Arran Island.
Galway .....	339	Moycullen C. Agricultural & Dairy	Moycullen.
Galway .....	349	Claregalway C. Agricultural and Dairy.	Claregalway.
Galway .....	435	St. Raphael's C. Home Industries..	Loughrea.
Galway .....	444	Gort Industries .....	Convent of Mercy, Gort.
Galway .....	598	Kinvara C. Lace Industry .....	Kinvara.
Kerry .....	334	Ballyhar C. Agricultural & Dairy..	Ballyhar.
Kerry .....	619	Co. Kerry C. Fruit Growers .....	Tralee
Kerry .....	636	Tuogh C. Agricultural and Dairy..	Cappagh.
Kerry .....	663	Meenbanivan C. Poultry .....	Knocknagoshel.
Kildare .....	330	Calverstown C. Agricultural and Dairy.	Calverstown.
Kildare .. . .	761	Kilmeague and District C. Bee-keepers	Kilmeague.
Kilkenny ....	69	Ballyhemon C. Dairy .....	Ballyhemon.
Kilkenny ....	74	Castlecomer C. Dairy .....	Castlecomer.
Kilkenny ....	101	Urlingford Agricultural C. ....	Urlingford.
Kilkenny ....	163	Gathabawn C. Agricultural and Dairy.	Gathabawn.
Kilkenny ....	166	Freshford C. Agricultural & Dairy.	Freshford.
Kilkenny ....	436	Ballyraggett C. Agricultural and Dairy.	Ballyraggett.
Kilkenny ....	582	Tullaroan C. Beekeepers' A.....	Tullaroan.
Kilkenny ....	801	Kilkenny C. Guild of Wood-workers.	High-st., Kilkenny.
King's Co. ....	201	Tullamore District C. Agricultural.	Tullamore.
Leitrim .....	127	Drumlease C. Agricultural and Dairy.	Five Mile Burn
Leitrim .....	204	Ballaghameehan C. Agricultural and Dairy.	Ballaghameehan.

County.	No.	Name of Society.	Registered Office.
IRELAND con.			
Leitrim .....	266	Ballinagleragh C. ....	Dowra.
Leitrim .....	452	Carrick-on-Shannon C. Agricultural and Dairy.	Carrick-on-Shannon.
Leitrim .....	461	Dartry C. Home Industries.....	Dartry, Kinlough.
Leitrim .....	526	South Leitrim C. Beekeepers' A...	Lough Rynn, Dro-mod.
Leitrim .....	711	Glen C. Agricultural and Dairy .	Glangevlin, Carrick-on-Shannon.
Leitrim .....	764	Lisgorman C. Agricultural and Dairy.	Lisgorman.
Limerick ....	39	Castlemahon C. Dairy .....	Castlemahon, Newcastle West.
Limerick ....	45	Bulgaden C. Dairy .....	Bulgaden
Limerick ....	52	Glin C. Dairy .....	Glin Dairy Factory, Glin.
Limerick ....	81	Elton C. Dairy .....	Elton, Knocklong.
Limerick ....	86	Altavilla C. Dairy .....	Altavilla, Rathkeale.
Limerick ....	264	Ballynagarde C. Agricultural and Dairy.	Ballynagarde.
Limerick ....	454	Carnahalla C. Agricultural & Dairy	National School Carnahalla
Limerick ....	779	Fohenagh C. Agricultural & Dairy	Fohenagh.
Limerick ....	781	Kildimo C. Agricultural & Dairy..	Kildimo.
Londonderry ..	286	Rosebrook C. Agricultural & Dairy	Boveva.
Londonderry ..	287	Ballyronan C. Agricultural & Dairy	Ballyronan.
Londonderry ..	717	Macosquin C. Agricultural & Dairy	Macosquin.
Longford ...	265	Dromard C. Agricultural & Dairy.	Dromard.
Louth .....	142	Louth C. Agricultural and Dairy..	Louth.
Louth .....	430	Clogher Head C. Home Industries	Clogher Head.
Louth .....	486	Drogheda Fruit .....	Drogheda.
Louth .....	678	Ardee C. Poultry .....	Ardee.
Louth .....	750	Brigid's Hill C. Agricultural and Dairy.	Knockbridge
Louth .....	796	Kilsaran C. Agricultural .....	Kilsaran.
Mayo .....	293	Balla C. Agricultural and Dairy ..	Balla.
Mayo .....	294	Crossboyne C. Agricultural and Dairy	Crossboyne, Claremorris.
Mayo .....	324	Geesala C. Agricultural and Dairy	Geesala, Bangor Erris.
Mayo .....	343	Lahardane C. Agricultural & Dairy	Lahardane.
Mayo .....	410	Bekan C. Agricultural and Dairy.	Bekan.
Mayo .....	643	Aughamore C. Agricultural & Dairy	Aughamore.
Mayo .....	703	Crossboyne and District C. Beekeepers.	Scardane Claremorris
Mayo .....	837	Drummin C. Agricultural .....	Drummin, Westport.
Meath .....	803	Kilmessan C. Beekeepers .....	Kilmessan.
Monaghan ....	409	Monaghan C. Lace .....	Monaghan.
Monaghan ....	426	Annyalla C. Agricultural & Dairy..	Annyalla.
Monaghan ....	485	Lough Egish C. Home Industries..	Shantonagh.
Monaghan ....	566	Broomfield and Mullaghanee C. Agricultural and Dairy.	Broomfield.
Monaghan ....	568	Corbrack C. Dairy ....	Ballybay.
Monaghan ....	722	Raferagh (Carrickmacross) C. Home Industries.	Raferagh, Carrickmacross.

County.	No.	Name of Society.	Registered Office.
IRELAND— <i>con.</i>			
Monaghan ....	790	Raferagh C. Agricultural & Dairy..	Raferagh.
Monaghan ....	833	Aghabog C. Agricultural .....	Latnamard, Newbliss.
Monaghan ....	880	Fane Valley C. Flax ... ..	Altnamachin, Castle- blaney.
Queen's Co....	148	Ballybrittas C. Agricultural and Dairy.	Ballybrittas.
Queen's Co... ..	447	Monasterevan C. Home Industries..	Monasterevan.
Roscommon ..	168	Roscommon C. Pigfeeders .....	Roscommon.
Roscommon ..	377	Kiltoom C. Agricultural & Dairy	Ballybay.
Roscommon ..	570	Boyle Industrial.....	Technical Schools, Abbeytown, Boyle.
Sligo .....	284	Tourlestrane C. Agricultural and Dairy.	Tourlestrane.
Sligo .....	671	Buninadden C. Agricultural and Dairy.	Buninadden.
Tipperary ...	105	Ballina-Killaloe C. Dairy .....	Ballina.
Tipperary ....	122	Emly C. Dairy .....	Emly.
Tipperary ...	151	Castleliney C. Agricultural and Dairy.	Castleliney.
Tipperary ....	258	Nenagh C. Poultry.....	Nenagh.
Tipperary ....	267	Cloughjordan, Moneygall, and Toomevara C. Poultry.	Cloughjordan.
Tipperary ....	269	Killodiernan and Monsea C. Agricultural and Dairy.	Dromineer.
Tipperary ....	372	Kilmoyler C. Agricultural and Dairy.	Kilmoyler, Cahir.
Tipperary ....	434	Rathnaveen C. Agricultural and Dairy.	Rathnaveen, Tip- perary.
Tipperary ...	479	Moyne C. Poultry .....	Moyne.
Tipperary ....	482	Carrick-on-Suir C. Industries ...	Carrick-on-Suir.
Tipperary ....	544	Thurles Agricultural....	Thurles.
Tipperary ....	787	Tipperary Bacon Curing Factory	Tipperary.
Tipperary ....	828	Toomevara C. Creamery .....	Toomevara, Nenagh.
Tipperary ....	839	Ballygriffin C. Creamery .....	Ballygriffin, Golden, Cashel.
Tyrone .....	292	Coolkeragh C. Agricultural and Dairy	Aughaleague, Omagh.
Tyrone .....	345	Dungannon C. Agricultural, Dairy, and Milling	Tempenroe, Killy- man, Moy.
Tyrone ....	497	Saint Macartan's C. Home In- dustries.	Dromore.
Tyrone .....	586	Mid-Tyrone C. Beekeepers' A....	8, High-street, Omagh.
Tyrone .....	834	Carrickmore C. Home Industries	Carrickmore.
Waterford ....	556	Waterford Agricultural.....	16, Colbeck-street, Waterford.
Waterford ....	694	Dungarvan C. Horticultural and Fruit Growers'.	Dungarvan.
Westmeath ..	424	Clonlunan C. Agricultural & Dairy	Glinwood, Athlone.
Westmeath ..	704	Glynwood C. Beekeepers .....	Rose Cottage, Athlone
Wexford. ....	236	Blackwater C. Bank .....	Blackwater.
Wexford. ....	248	Kilmuckridge Industries .....	Kilmuckridge.
Wexford. ....	249	Castledockrell C. Bank .....	Castledockrell.

County.	No.	Name of Society.	Registered Office.
IRELAND— <i>con.</i>			
Wexford. ....	395	Clonroche C. Farmers .....	Clonroche.
Wexford. ....	400	Enniscorthy Skimming Station.	Enniscorthy.
Wexford. . .	657	Caim C. Threshing .....	Caim.
Wexford. ....	681	Coolree C. Farmers .....	Coolree.
Wexford. ....	687	Ferns C. Beekeepers . ....	Ferns.
Wexford. ....	702	Fethard C. Beekeepers .....	Fethard.
Wexford. ....	831	Suttons Parish C. Creamery ....	Campile, Arthurs- town.

LIQUIDATORS' RETURN OF FINAL WINDING-UP MEETING WAS RECEIVED  
FROM THE FOLLOWING SOCIETIES (THREE IN NUMBER) :—

Cork .....	745	Kinsale C. Agricultural & Dairy..	Kinsale.
Londonderry ..	433	Dunboe C. Flax .....	New-row, Coleraine.
Meath .....	91	Summerhill C. ....	Summerhill, Enfield.

## V.— COMMITTEE ON EDUCATION.

(See Report 18, page 79.)

## EDUCATIONAL MATTERS.

## (a) CERTIFICATES ISSUED.

## JUNIOR CLASSES IN CO-OPERATION.

Session	Merit Certificate.	Attendance Certificate.
1908-9 .....	3,459 .....	5,475 .....
1907-8 .....	2,707 .....	3,895 .....

Increase..... 752 1,580

Special certificates awarded to Percy Gooch (Reading), Annie Bradley (Bolton), T. Sykes (Middlesbrough), and Winifred Smith (Northampton).

## INTERMEDIATE CERTIFICATES.

Certificates granted, 111.

## ADULT CLASSES.

Year.	Co-operation.	Co-operation O.U.E.D.	Industrial History.	Industrial History; O.U.E.D.	Citizenship.	Economics.	Teachers.	Book-keeping.
1909 .....	272 ..	7 ..	64 ..	7 ..	39 ..	19 ..	21 ..	987
1908 .....	249 ..	.. ..	36 ..	4 ..	38 ..	30 ..	3 ..	1035
Increase ..	23	7	28	3	1	..	18	..
Decrease ..	..	..	..	..	..	11	..	48

Total Adult Certificates, 1909 .....

1,416

„ „ 1908 .....

1,395

Net Increase .....

21

## (b) GRANTS AND PRIZES.

## JUNIOR CLASSES.

Session	£	s.	d.
1908-9 .....	49	14	0
„ 1907-8 .....	32	11	6
Increase .....	£17	2	6

## INTERMEDIATE CLASSES.

Session, 1908-9 .....

0 17 6

## ADULT CLASSES.

	Session 1908-9.	Session 1907-8.
	£ s. d.	£ s. d.
Grants .....	72 2 6	71 10 0
Prizes.....	14 12 6	15 2 6
	£86 15 0	£86 12 6

## CO-OPERATIVE UNION SCHOLARSHIPS

Scholarships, enabling students to attend some portion of the Oxford Summer Meeting, were gained by the following students:—

Subject.	Name.	Class.
Co-operation .....	H. W. Lee .....	Plymouth.
„ .....	T. H. Heaton .....	Colne.
„ .....	W. A. Hancock .....	Plymouth.
„ .....	T. Kennedy .....	Blackburn.
„ .....	Clara M. Westwood ....	London.
Industrial History .....	W. E. Watson .....	Huddersfield.
Citizenship .....	H. G. Davis .....	Plymouth.
Economics (Old Syllabus) ..	A. Stewart .....	Leith.
„ (New Syllabus)...	Annie C. M. Richmond .	London.
Book-keeping .....	R. Burdis .....	West Stanley.

## OXFORD DELEGACY EXAMINATIONS.

Co-operation .....	Miriam Price .....	London.
Industrial History .....	Annie Smith .....	Huddersfield.

## BLANDFORD SCHOLARSHIPS.

These two scholarships, of the value of £10 each, were won by E. R. S. Mundy (Correspondence Class), Exeter, and H. L. Smith of Plymouth.

At the request of the winners a tour of co-operative establishments in England was arranged. The two students presented a very satisfactory report to the committee of the societies and other co-operative establishments visited, and were highly pleased with their tour.

## (a) CLASSES FORMED.

	Session 1909-10.	Session 1908-9.	Increase.	Decrease.
Co-operation—Junior .....	247 ..	232 ..	15 ..	—
Intermediate Classes .....	9 ..	14 ..	— ..	5
Co-operation—Adult .....	29 ..	43 ..	— ..	14
Industrial History .....	12 ..	9 ..	3 ..	—
Citizenship .....	8 ..	8 ..	— ..	—
Economics .....	5 ..	5 ..	— ..	—
Co-operative Book-keeping .....	120 ..	120 ..	— ..	—
Training Centres for Managers ..	17 ..	20 ..	— ..	3
Training Course for Secretaries ..	1 ..	— ..	1 ..	—
Training Classes for Teachers ....	2 ..	3 ..	— ..	1
	450	454	19	23

Total, Session 1909-10 ..... 450

Total, Session 1908-9..... 454

Decrease..... 4 Classes.

## (b) STUDENTS ENROLLED.

	Session 1909-10.	Session 1908-9.	Increase.	Decrease.
Co-operation—Junior .....	13673 ..	10781 ..	2892 ..	—
Intermediate Classes .....	212 ..	282 ..	— ..	70
Co-operation—Adult .....	475 ..	605 ..	— ..	130
Industrial History .....	259 ..	123 ..	136 ..	—
Citizenship .....	114 ..	129 ..	— ..	15
Economics .....	66 ..	107 ..	— ..	41
Co-operative Book-keeping .....	2376 ..	2583 ..	— ..	207
Training Centres for Managers....	452 ..	456 ..	— ..	4
Training Course for Secretaries ..	53 ..	— ..	53 ..	—
Training Classes for Teachers ....	23 ..	46 ..	— ..	23
	17703	15112	3081	490

Total, Session 1909-10 .... 17703

Total, Session 1908-9 ..... 15112

Increase..... 2591 Students.

## TRAINING CENTRES FOR MANAGERS.

*Centres Formed. Session 1909-1910.*

Section.	Place.	Teacher.	Students enrolled.
Midland .....	Birmingham .....	Mr. L. Pattison .....	27
„ .....	Derby .....	Mr. L. Pattison .....	30
North-Western—Lancashire:			
„ „	Blackburn.....	Mr. P. Duerden.....	30
„ „	Bolton .....	Mr. F. Hall .....	45
„ „	Burnley .....	Mr. P. H. Smalley .....	22
„ „	Leigh .....	Mr. W. Butterworth .....	21
„ „	Liverpool .....	Mr. W. Starks .....	51
„ „	Oldham .....	Mr. F. Hall .....	41
„ „	Wigan .....	Mr. J. J. Athey .....	20
Yorkshire:			
„ „	Bradford .....	Mr. G. Price .....	22
„ „	Dewsbury .....	Mr. D. Milnes .....	25
„ „	Huddersfield... ..	Mr. G. Price .....	18
Western .....	Gloucester.....	Mr. T. Laidler .....	21
Scottish .....	Glasgow.....	Mr. A. M. Fraser .....	29
„ .....	Wishaw .....	Mr. J. R. Pollock .....	18
Correspondence Classes .....		Mr. T. M. Young.....	32
Total.....			452
Session 1908-9.....			456

## EXAMINATIONS.

## DATES.

## Junior Co-operators—

Class night during week (February 28th to March 5th, inclusive).

## Intermediate Classes—

Social and Political Pioneers. Class night during the second week in March (March 7th to 12th inclusive).

## Adult Examinations—

Co-operative Book-keeping .. Wednesday, March 16th.

Citizenship ..... Monday, March 21st.

Industrial History ..... Tuesday, March 22nd.

Economics ..... Thursday, March 17th.

Co-operation ..... Wednesday, March 23rd.

## Training Centres for Managers—

Book-keeping and Co-operation Sections—Class day during week commencing April 25th.

Management—Class day during week commencing May 2nd.

## Training Classes for Teachers, May, 1910.

## STUDENTS FOR EXAMINATION.

	1910.	1909.
Co-operation—Juniors: Sec. III. (Written) .....	1657 ..	1781
"          "      Sec. II. (Local) .....	2443 ..	1959
"          "      Sec. I. (Local) .....	3746 ..	3386
Intermediate Classes .....	136 ..	202
Co-operation - Adults .....	409 ..	414
Industrial History .....	145 ..	114
Citizenship .....	78 ..	93
Economics .....	45 ..	40
Co-operative Book-keeping .....	1780 ..	1775
"          Auditing .....	31 ..	28
Training Centres for Managers .....	322 ..	350
Total, 1910 ..	10792	
"      1909 ..	10142	

The papers returned were as follows:—

Co-operation—Adults .....	282 ..	302
Industrial History .....	82 ..	75
Citizenship .....	52 ..	43
Economics .....	30 ..	24
Co-operative Book-keeping .....	1496 ..	1488
"          Auditing .....	31 ..	28
Training Centres for Managers .....	288 ..	314
Total, 1910 ..	2261	
"      1909 ..	2274	

## Junior re-examination of best papers—

Sec. III.—Co-operation .....	1910—121	..	1909—111
Intermediate Classes .....	1910— 9		—

## CO-OPERATIVE PUBLICATIONS.

(Published through the Central Education Committee during the past seven years.)

" Our Story " .....	61,000	Copies.
Industrial Co-operation .....	4,000	"
Co-operative Book-keeping .....	12,000	"
Co-operative Managers' Text Book .....	2,750	"
" " " (Revised Edition) .....	2,000	"
The Co-operative Secretary .....	2,000	"
Songs for Co-operation (with music) .....	3,000	"
" " (words only) .....	22,000	"
Co-operative Play, "The Dawn " .....	3,000	"

## CO-OPERATIVE TRIP TO PARIS.

Saturday, September 4th, 1909.—Visits under the auspices of the Union Co-operative Societies Francaises de Consommation to L'Imprimerie Nouvelle (printing works), Association des Ouvriers Ferblantiers (manufacturers of tin-ware and gas meters), Lithographie Parisienne (lithographic productions), Charpentiers de Paris (carpenters of Paris), Association des Ouvriers en Instruments de Precision (makers of telephones, electrical and mathematical instruments). Reception by the Municipal Council of Paris. The President of the Council welcomed the party.

Sunday, September 5th.—Suresnes and Puteaux to visit La Revendication (a co-operative distributive society). After the inspection of shops, &c., a reception was held in the large hall, music being provided by the brass and string bands of the society, followed by a banquet.

Monday, Tuesday, Wednesday, and Thursday, September 6th to 9th.—Excursions in Paris, with visits to Versailles and Fontainebleau.

Friday, September 10th.—Visits under the auspices of the Bourse des Co-operative Socialistes de France to Magasin de Gros (wholesale society), to the Wine Depôt, and La Bellevilliose and L'Egalitaire (co-operative distributive societies). Banquet in a co-operative café.

## THE CO-OPERATIVE STUDENTS' FELLOWSHIP.

District.	No. of Members.	Secretary.
North-East Lancashire .....	27	Mr. F. Taylor.
North Metropolitan .....	21	Miss C. Westwood.
Bolton .....	17	Mr. T. Ellison.
Devon .....	15	Mr. H. L. Smith.
Rochdale .....	10	Mr. A. Collinge.
South Metropolitan .....	10	Mr. C. H. Cooper.

District.	No. of Members.	Secretary.
Glasgow and Suburbs.....	9	.....
Manchester .....	8	.....
Oldham.....	7	.....
West Durham .....	4	.....
Airedale .....	4	.....
South Yorkshire .....	4	.....
Lincoln.....	3	.....
Cumberland and Westmorland .....	3	.....
Cheshire and North Wales .....	3	.....
Dewsbury.....	3	.....
Sussex .....	3	.....
Hants .....	3	.....
Brecon and Monmouth.....	3	.....
Falkirk .....	3	.....
Renfrewshire .....	3	.....
Wellingborough and Kettering .....	2	.....
Leicester .....	2	.....
N. Northumberland .....	2	.....
Birmingham .....	2	.....
East Durham .....	2	.....
South Durham .....	2	.....
Huddersfield .....	2	.....
Rossendale .....	2	.....
Kent .....	2	.....
Cambridge and Beds.....	2	.....
Essex and Suffolk .....	2	.....
Gloucester and Hereford .....	2	.....
Ayrshire .....	2	.....
Northampton .....	1	.....
Coventry .....	1	.....
Derby .....	1	.....
S. Northumberland .....	1	.....
S. Durham (W. Riding).....	1	.....
E. Yorkshire .....	1	.....
Macclesfield.....	1	.....
N. Lancashire.....	1	.....
Norfolk .....	1	.....
Central Scotland .....	1	.....
E. Scotland .....	1	.....
Stirling .....	1	.....
Stafford.....	—	.....
Nottingham.....	—	.....
Calderdale.....	—	.....
N. Lonsdale.....	—	.....

District.	No. of Members.	Secretary.
Wilts and Dorset .....	—	.....
Oxford and Bucks. ....	—	.....
Cornwall .....	—	.....
Somerset .....	—	.....
West Wales .....	—	.....
Mid-Glamorgan .....	—	.....
Border Counties .....	—	.....
Fife and Kinross .....	—	.....
Perth and Forfar .....	—	.....

## SUBJECTS DISCUSSED.

1. The Fellowship: Its organisation, development, and possibilities.
2. May employés at present be reasonably expected to be co-operative missionaries?
3. To what extent is the co-operative movement utilised by the poorest? How may its usefulness to them be increased?
4. What might management committees do for co-operative education? What means can be adopted to induce them to do it?
5. What might societies do for the Fellowship, and what can the Fellowship do for societies?
6. Should co-operators in their corporate capacity enter the political arena? If so, for what reason? If not, why not?

## VI.— CO-OPERATIVE INSURANCE.

(See Report 34, page 109.)

REPORT OF CONFERENCE RELATING TO CO-OPERATIVE INSURANCE, HELD IN THE  
BOARDROOM OF THE CO-OPERATIVE UNION, MANCHESTER, ON  
TUESDAY, MARCH 8TH, AT 4 P.M.

## PRESENT.

1. Representing the Co-operative Union:—Messrs. J. Deans and S. Fairbrother.
2. Representing the Co-operative Insurance Society:—Messrs. Oliver, T. Wood, and J. Odgers.
3. Representing the English Co-operative Wholesale Society:—Messrs. Hind, J. Shillito, and T. Brodrick.
4. Representing the Scottish Co-operative Wholesale Society:—Messrs. Little, Wilson, and J. Pearson.

Mr. J. DEANS was appointed to act as chairman of the conference.

After the Congress resolution in regard to co-operative insurance had been read, the CHAIRMAN called upon the representatives of the various bodies to state the case from their point of view.

Mr. SHILLITO stated that there had not been much change since the Newport Congress. The English Co-operative Wholesale Society was of opinion that it could do the insurance business at less expense than is the case at present. The Co-operative Wholesale Society had commenced insuring cottage buildings in their own mortgage department; but, apart from that, no further action had been taken.

Mr. PEARSON reported that so far as the Scottish Co-operative Wholesale Society was concerned no action whatever had been taken in the matter. The question had been before the quarterly meetings of the society, but the matter had been left with the committee to take action as they thought fit. The committee of the Scottish Co-operative Wholesale Society have come to no definite finding on the matter, and up to the present time no action of any kind has been taken.

Mr. WOOD, in reply to Mr. Shillito's remark that the English Co-operative Wholesale Society could do the insurance business more economically than the Insurance Society, stated that this point was open to doubt. There has to be a system of classification and inspection in order to be able to insure that the various risks in connection with insurance are properly classified, and, also, that proper rates are fixed. That being the case, a great amount of expense is involved, which cannot be understood by persons who have not a large experience of insurance, and consequently we say that, if the attitude taken up is to be in the direction as to what is the best way of conducting the insurance business in the interests of the movement as a whole, it should not be decided or judged by simply a reference to any of the parties interested or with preconceived opinions, but that we should each of us submit our case to some persons who, whilst reasonably in sympathy with, and having broad views in regard to, the movement, yet would be able to take an independent view of the whole matter. We want to serve the movement as a movement, and we think the movement is best being served by the way in which matters are being carried on now, if we were left alone to work out the destinies for which we have been appointed. We, as directors of the Co-operative Insurance Society, have no mandate from our members to accept any overtures which would limit the *status quo* of that institution. We do not believe the members would be party to any change, and, that being so, we are bound to defend the institution against any disposition to interfere with its constitution. We are prepared to make overtures by which mutual assistance can be given to accomplish the general spirit of the Congress resolution in a way which will cause the least resistance. Personally, I think that if the two Wholesales would begin in that direction by mutual assistance it would be a move which would be appreciated by the movement at large, and it would foster a spirit towards the two Wholesale Societies which would redound to their credit. With the mandate we have at the present time, we certainly cannot encourage any idea of absorption. We have power, in virtue of our position, to come here to make overtures or to receive any offers or suggestions of what we may term mutual help with

a view to carrying out the resolution of Congress. We suggest that some tentative arrangement of a modest kind be tried for a time, and then we could meet again when it was found whether such arrangement would act or not. We do not believe that the desired end can be accomplished all at once, but an experimental arrangement might enable us to see what can be accomplished.

Mr. HIND: There does not appear to be anything further in these suggestions than in those which were made at the first conference, when the Insurance Society offered to give the Wholesale all their excess risks. This has been the sum and substance of the various interviews since 1907. This suggestion did not find any favour with us. Our only mandate was the resolution in which it was stated that the time had arrived when the Co-operative Wholesale Society should take over the insurance business. There has been no resolution since that time.

Mr. OLIVER: I do not think any of us would deny that the Co-operative Insurance Society was never more popular than it is to-day. It has never had greater risks than it has to-day. The chief cause of complaint was that we were not taking sufficient risks in the movement. It has been contended that the Co-operative Insurance Society was too timid in dealing with this business. Now, at the present time, according to the position as stated by those who are responsible for this agitation, the insurable property of the movement is slightly over £32,000,000. At the present time the Co-operative Insurance Society has about £29,000,000 of property insured. This does not seem as though there was much more to accomplish. We think we ought to have the credit of getting this business together and maintaining it for all these years. This agitation was commenced in the Northern Section. At the last meeting the Agitation Committee held at Durham there was a motion that the committee be reappointed, which was only carried by seven votes, the reason being that there was a consensus of opinion in that conference that the agitation has produced certain results with which the movement might rest fairly well satisfied. Another complaint was that the Co-operative Insurance Society had individual shareholders. The whole of these have been paid out, and it is now a purely federal institution. Then, again, it was said that the Co-operative Insurance Society paid 6 per cent interest on capital; this has now been reduced to 5 per cent. The Co-operative Insurance Society is taking larger risks than ever it did before, and it is doing this to meet the requirements of the movement. It is not in the interests of either the two Wholesale Societies or the Insurance Society that this agitation should continue. There was an idea that at the December quarterly meeting of the Co-operative Wholesale Society there would be a notice of motion on the agenda dealing with this business. A conference was called, which met on the premises of a very large society, and there was a unanimous vote at this conference in favour of going to the Co-operative Wholesale Society's quarterly meeting to vote against any resolution which would allow of the Co-operative Wholesale Society going into this business.

If the Wholesale want to help us, and to help the movement, why cannot they step in and take the position as taken by Lloyd's? The position is this: Suppose we have a risk of £70,000, we take, say, £10,000 and place the other with Lloyd's. Is there any reason why an arrangement of that kind should not be made with the three bodies concerned here; the Co-operative Insurance Society to have the risks of the movement submitted to it, and the Wholesale to take such proportion as they felt disposed to take? If we could possibly come to an arrangement on these lines, details could be arranged afterwards. It would be in the truest interests of the movement. We have a staff well equipped for the work.

Mr. SHILLITO: We did not think it prudent to take the excess risks as suggested by the Co-operative Insurance Society. With us it is a matter of economy. There would be no difficulty about the staff. We should take over the staff with the exception of the committee of management. The commissions would be very much reduced, and the economy would be very considerable indeed. It would be a difficult thing to persuade our committee of management to compromise in any way.

Mr. PEARSON: The proposals of the Co-operative Insurance Society are almost a repetition of what we had before. The last opinion of our Board was that the better way would be for the two Wholesales to take the matter up entirely. I cannot say whether the present Board would be of the same opinion or not. If a proposal is made to this meeting, we might take it back and discuss it.

Mr. LITTLE: Do I understand from Mr. Oliver's statement in regard to the insurable property of the movement being £32,000,000 that this amount covers all co-operative buildings of any consequence.

Mr. OLIVER: The figures I quoted are from Mr. Smith's paper. He places the insurable property of the movement at slightly over £32,000,000. I say the Co-operative Insurance Society has about £29,000,000 of property insured with it. A distinction must be made in this respect, viz., that the Co-operative Insurance Society has house property included in that amount, but even after making an allowance for this you will see the Co-operative Insurance Society has a considerable proportion of the property of the movement.

Mr. LITTLE: Mr. Shillito attaches considerable importance to the question of economy. He thinks the two Wholesales could manage the business more economically than the Co-operative Insurance Society. Can Mr. Wood give us any information as to that?

Mr. WOOD: The Co-operative Insurance Society only pays a matter of £200 as interest on share capital; practically all the profits secured by the Co-operative Insurance Society go to the benefit of the insured, either in guarantee funds, dividends, or in fortifying the respective funds we have. Our average expenses in the fire department are 35 per cent on the premium income, out of that 15 per cent goes to the co-operative societies that are our agents; that means we have only 20 per cent out of which to pay expenses.

The average premium all through is 2s. 6d. per cent, and the expenses work out at 6d. per £100. When you come to consider that there are thousands of risks involved, you can easily see that the expenses must be large in the inspection and determining the classification and the rates of the same. We are practically making no profit except for the benefit of the insured. Can greater economy exist than that? We have practical experience of managing this business, and we believe the Co-operative Wholesale Society cannot do the business more economically. We have made offers to you; surely if the offers are not satisfactory you can make counter offers to us on the same lines but somewhat modified. We have made an arrangement with Lloyd's; Lloyd's are business people, they would not undertake these risks unless they could make a profit out of the business. We are prepared to hand the whole of the business we are doing with Lloyd's over to you. If you do not care to take the whole of it, take part, and experiment in that way. If you find after experimenting that this condition of things is not mutually advantageous, then we can consider alternatives later on. If the attitude taken up is that the Co-operative Insurance Society is practically wasting the resources of the movement and not being economical enough, then refer it to those who understand what insurance business is, and let us see whether we are working as an insurance society for the best interests of the movement, or what alternatives would be better.

Mr. HIND: I should like to ask Mr. Wood whether the Insurance Society has not considerably increased the cost of working by the appointment of numerous agents? It appears to me that agents have been appointed all over the country. Every secretary of a store appears to be an agent.

Mr. WOOD: All the excess of expenditure which is incurred over and above a certain limit in connection with various insurances is more than covered by interest on our invested funds. We do not accumulate our fire fund by interest. The agents are not in any way an encumbrance. They are life agents. As regards any business they may do in fire, they simply have same terms as other agents.

Mr. OLIVER: I would like to bear out what Mr. Wood says. The expenses are 35 per cent; 15 per cent goes back to societies, together with a dividend of 2s. in the £, therefore 25 per cent really goes back to societies.

Mr. SHILLITO: The connection of the two Wholesale Societies with the stores would be in itself an economy.

Mr. WOOD: I should like to know whether the Wholesales are going to manage altogether without directors' deputations, inspection of fire risks, canvassing for business, surveying of fires, and office and other management expenses.

Mr. SHILLITO: All this will come in a proper and legitimate manner, as all our other business is done, but there will be a very considerable saving in communications alone. Continued connection with the stores of both Wholesales must lead to economy.

Mr. WOOD: All I can say is, refer it. We have our opinion, and you

have yours, but we do not think your opinion should be the one which ought to be accepted without a thorough investigation of the whole position, not by persons who are connected with either party, but by outsiders.

Mr. WILSON: It seems to me that we are at a standstill. The Co-operative Insurance Society has made up its mind that it will not be merged with the other two, and the two Wholesales will not give way from the position they have taken up.

Mr. HIND: I was expecting that the Co-operative Insurance Society might make some further overtures. I have been disappointed because they could offer us nothing else but the outside risks.

Mr. WOOD: We have submitted an offer which another concern is at present taking from us. The two Wholesales might consider, if they are not disposed to accept our offer, what offer in the same direction they would be prepared to consider. All overtures so far have been from our side; on the other side the attitude has been that nothing short of complete surrender would be considered.

Mr. HIND: We have nothing further to take back to our full committee than we have had previously. We did not consider the offer made by the Insurance Society acceptable.

Mr. WOOD: The arrangement with Lloyd's has only been made recently. It is altogether a different procedure on our part since we withdrew from the Tariff Association. We thought we had a concrete position to submit to you. We are not asking you to take the whole. It is for you to say whether you will take the whole or part.

Mr. OLIVER: We might agree to a co-insurance agreement in which each society might insure a specified portion of the risk. The business might be done under a joint committee of the three institutions, and include fire, workmen's compensation, and employers' liability. Would the two Wholesale Societies agree to this?

Mr. SHILLITO: If you made those offers we should submit them to the Board of the Co-operative Wholesale Society. We cannot give an answer now, as we have no authority to do so. You would have a reply sent later on.

Mr. PEARSON: It may be possible for the two Wholesales to take this as a proposal from the Insurance Society. It has been rejected by both Boards, but there may be a difference of opinion now.

Mr. WOOD: We have a profitable business, a business which is asserted by insurance experts to be a good and sound one, and in offering five-eighths of a business of this kind and only retaining three-eighths ourselves, I think you will admit that the offer is an exceedingly generous one, seeing we are parting with five-eighths of a profitable business which has been in existence for forty years. The offer is there. If you are prepared to take the matter back, we will wait and see what your decision might be. In the next place, a reference in regard to the matter of expense cannot be made except to those who have had experience of the conditions of insurance on the broadest lines, and consequently you can see that we could not accept a reference to

any persons except those who have had experience in insurance management in its broadest sense. I would suggest that if the details are unsatisfactory you might suggest modifications; then it would be for us to consider whether or not we could accept such modifications. I think in this matter throughout we have shown an attitude, whilst maintaining our dignity, that we are ready to meet any reasonable suggestion which might be made by which we could help each other.

Mr. DEANS: Might not we agree that this offer be taken back?

Mr. WILSON: So far as we are concerned, it shall be taken back.

Mr. SHILLITO: We can embody in our report the suggestion which has been made here.

Mr. WOOD: If we go back without a resolution, I suppose no move is to be made on the part of any of us without first being called together again.

Mr. SHILLITO: I cannot say what our Board will or will not do.

Mr. WILSON: I think the best plan would be to adjourn the meeting for two or three months, so that the various bodies can have an opportunity for discussing the proposals. We cannot come to any decision here to-day, and I suppose the meeting was convened in order that a report might be submitted to Congress showing the present position of affairs.

Mr. SHILLITO: There appears to be altogether a misapprehension as regards Congress. We could never accept that Congress should be competent to settle a question such as this. We can only report to Congress that the meeting was adjourned; that we have not been able to come to terms, but that we shall be meeting again in, say, three months' time.

It was then decided that the conference be adjourned, and that the matters which had been under discussion should be considered by the Boards of the parties concerned, and that in two months' time the General Secretary of the Co-operative Union communicate with the three organisations with the view of ascertaining whether there are any new proposals to make, and whether there is any necessity to call another meeting.

Mr. WOOD again emphasised the fact, in which the Chairman concurred, that as a matter of mutual courtesy no move should be made by any of the parties interested until the General Secretary of the Union either called another meeting or intimated that no purpose could be served thereby.

The proposals made in the discussion may be summarised as under:—

1. The conference be adjourned, and the suggestions made during the discussion be considered by the Boards of the three organisations concerned, viz. :—

(a) The offer of the Co-operative Insurance Society to join with the two Wholesale Societies in its insurance business, so far as to give to the two Wholesale Societies either the whole or part of the business which is now done with Lloyd's.

(b) To have the business of insurance managed by a joint committee composed of representatives of the three organisations.

2. The General Secretary of the Co-operative Union immediately send out these suggestions to the three organisations, and in two months from this date (March 8th) communicate with them and ascertain what has been done by them respectively in regard to the above suggestions, and on the receipt of their replies a further meeting of the conference be convened.

J. DEANS, Chairman.

J. C. GRAY, General Secretary.

## VII.—MINIMUM WAGE.

(See Report 35, page 112.)

(CIRCULAR sent out to societies, July, 1909.)

We have to bring to your notice the resolution passed by the Newcastle-on-Tyne Congress on the question of a minimum wage for co-operative employés.

The resolution is as follows:—

That this Congress strongly recommends all the societies in the movement to adopt at once some such scale of wages as is indicated in this report, viz.:— For adult labour we suggest that in fixing a minimum, which we hope will not be applied as a maximum by societies, that for all adult male labour at twenty-one years of age and over not less than 24s. per week should be paid in any district. For all adult female labour at twenty years of age we suggest 17s. per week as a minimum. For young persons we recommend a uniform progressive rate, according to age. The following scale is recommended:—

<i>Boys.</i>								
Age ....	14	15	16	17	18	19	20	21
Rate ...	6s.	8s.	10s.	12s.	15s.	18s.	21s.	24s.
<i>Girls.</i>								
Age ....	14	15	16	17	18	19	20	
Rate ...	5s.	7s.	9s.	11s.	13s.	15s.	17s.	

It should be understood that the scale of wages as suggested in the resolution is intended to be a minimum and not a maximum. No doubt many societies already pay to their employés wages at a rate in excess of those named in the scale, but other societies do not. The United Board in sending out this resolution do not suggest that the scheme and scale of payment is either perfect or final, but they look upon it as a basis upon which a still more equitable and reasonable system of remuneration of all co-operative employés may ultimately be realised, and in the meantime they urge upon all societies to pay not less than the minimum wage as set forth in this resolution.

## LIST OF SOCIETIES WHICH HAVE REPLIED TO THE CIRCULAR.

## IRELAND.

Adopted : Dublin.

## MIDLAND SECTION.

Adopted : Annesley Colliery, Birmingham, Bolsover, Cheadle (Staffs.), Chesterfield, Codnor Park, and Selston Baking, Leicester, Leicester Boot and Shoe, Rugeley, Selston, Soho, Ten Acres and Stirchley, Warsop Vale, and Wigston Hosiers.

Not adopted : Ashby-de-la-Zouch, Earls Barton, Mayfield, Retford, and Rugby. Burton-on-Trent : Under consideration.

Grantham : Have their own scale for boys, which is higher than that suggested by Congress.

Hucknall Torkard : Agree to adopt scale with the exception of farm hands and in special cases of female labour.

Langley Mill and Aldercar : Cannot accept scale in its entirety ; pay 24s. to male adults.

Midland Boot (Wellingborough) : Pay trade union rate of wages in all departments.

Peterborough : Cannot accept scale in its entirety.

Shrewsbury : Cannot adopt scale for boys, but pay minimum or over for male adults.

## NORTHERN SECTION.

Adopted : Backworth, Bebside, Birtley, Station Town, and West Stanley.

Not adopted : Coanwood Gateshead, Howick, Keswick, Malton and Norton, Newcastle-on-Tyne, New Dalaval, Penrith, and Wallsend.

Blaydon : Scale starts at rate mentioned in circular, but only advances 1s. 6d. per week each year until last year, when they advance 3s., making 15s. at the completion of the 19th year, when they start at 25s. ; and at 21 they get 27s. per week, and then continue to 30s. As regards girls, except in exceptional cases, the scale is more than ordinary girls are worth to the society. The custom of the society is to employ a man whenever the business gives indication of being equal to a man's wage.

Cleator Moor : State their scale is : Males—1st year, 5s. ; 2nd, 7s. ; 3rd, 9s. ; 4th, 12s. ; 5th, 16s. ; on completion of apprenticeship, 24s. per week. Females—from 10s. to 33s. per week.

Consett : Agree to scale as to adults and boy labour, but not as regards females.

Darlington : Will adopt as far as possible for males, but cannot do so for females.

Hebburn Colliery : Adopt scales as regards males, but not for females.

Hetton Downs : Under consideration.

## NORTH-WESTERN SECTION.

Adopted : Adlington, Barrowford, Beswick, Birkenshaw, Blackrod, Carnforth, Clayton-le-Moors, Denton and Haughton, Dogley Bar, Droylsden, Failsworth, Farnworth and Kearsley, Greenfield, Grimshaw Park, Helmsshore, Hindsford,

Hollingworth, Hulton and Chequerbent, Hurst Brook, Killamarsh, Lane Dyehouse, Livesey, Marsden (Yorks.), Milnrow, Milnrow Conservative, Poynton and Worth, Prestwich, Swinton (Chorley Road), Walkden, and Water.

Not adopted : Batley, Churchtown, Fylde Industrial, Hayfield, Leek, and Moorlands, Liverpool (City of), Mirfield Industrial, Queensbury, Royton, Toxteth, and Winsford.

Burnley : While not agreeing to the scale, they state their wages list compares well with the Congress scale.

Castleford : Cannot accept scale in its entirety. Pay minimum at 21 years.

Colne : Adopt scale in regard to males, but not females.

Co-operative Insurance : Will not employ clerks who are not competent to earn minimum rates adopted by the A.U.C.E.

Dalton-in-Furness : Cannot adopt scale in all its particulars. Pay minimum for male adults.

Disley : Form signed, but no indication as to adoption or otherwise.

Drighlington : Cannot accept scale in its entirety, but pay minimum on completion of apprenticeship.

Eccles : Agree to scale with the exception of boys who commence permanent work after 14 years of age and females in dressmaking departments, which are still under consideration.

Haworth : Have only two cases of adult labour receiving less than minimum rate.

Heckmondwike : Cannot accept scale in its entirety. Pay minimum for adult males.

Kingston-upon-Hull : Have accepted scale as regards males; but as regards females, it is still under consideration.

Littleborough : Cannot accept scale in its entirety. Pay minimum for adult males.

Manchester and Salford : Under consideration.

Rochdale Pioneers : Adopt scale as regards adult males.

Selby : Unable to adopt scale owing to financial condition.

Stocksbridge : Agree to minimum of 24s. for adult males, but not to 17s. for adult females. Do not agree to scale for boys. Do not employ girls.

Swarthmoor and Ulverston : Cannot accept scale in its entirety. Pay minimum for adult males.

Walsden : Do pay minimum with one exception in the coal department.

Warrington : State their scale is as follows :— 14 years, 6s.; 15, 8s.; 16, 10s.; 17, 12s.; 18, 14s.; 19, 16s.; 20, 18s.; 21, 20s.

Waterloo : Their scale differs slightly from 18 to 20 years, but they pay 24s. at 21 years.

Windhill : Cannot accept scale from 15 to 19 years. Pay 21s. at 20 years, and 24s. at 21 years.

Stockport : Adopted for boys and girls under 21, but substitute 6s. for 5s. in case of girls.

## SCOTTISH SECTION.

Adopted: Burnbank, Douglas Water, Glenbuck, Hurlet and Nitshill, New Cumnock, Newmains and Cambusnethan, Strathaven, and Uddingston.

Not adopted: Arbroath, Auchinleck, Carrick, Dykehead and Shotts, Kelty, Kirkintilloch, Langholm, Markinch, and Newton Mearns.

Barrhead: Adopted wherever possible and practicable.

Bellshill and Mossend: Have returned form signed, but have not indicated whether they intend to adopt the scale or not.

Brechin: State they pay employes well above the minimum wage.

Catrine: As the Ayrshire Co-operative Conference has this matter under consideration, have agreed to await their decision.

Crofthead: Have returned form signed, but have not indicated whether they intend to adopt scale or not.

Greenock Central: Unable to say yet until new list of rules has been before the members.

Hamilton Central: Adopted scale for males, but cannot do so for females.

Methil: State their wages compare very favourably with scale proposed. Scale will be kept in mind when wages are being considered.

Musselburgh and Fisherrow: Regret they are unable to bind themselves, but recognise the principle, and give effect to it as far as possible at all times.

Perth (City of): Unable to adopt scheme in its entirety, but are entirely sympathetic to the idea of improving the scale as far as local circumstances and considerations and the merits of each particular case permit in the interests of both employer and employed. Their minimum in the great majority of cases for men goes farther than 24s., but as some apprentices have to wait as message boys pretty long, in view of the society's settled policy not to discard hands they have brought up and trained, they cannot answer as to the stage each individual has reached at a particular age, and that age should therefore determine wage as far as juniors and improvers are concerned. The stage of efficiency and worth is a considerable factor in the case also, both as regards males and females, but they state that we may take it that their board is endeavouring to act up to the spirit, if not in every case to the letter, of the movement for equitable remuneration of employes set forth.

St. Rollox: Of opinion that a uniform rate of wages is unworkable for co-operative employes of the United Kingdom.

## SOUTHERN SECTION.

Adopted: Bromley and Crays, Chesham, Co-operative Brotherhood Trust, Edmon-ton, Edenbridge, Enfield Highway, Epsom, Godalming, Guildford, London Clothiers, Parkstone and Bournemouth, Penge and Beckenham, Southampton, and Wealdstone.

Not adopted: Ashford, Arundel, Cowes, Dartford, Grays, Ipswich, London Anchor, Maidenhead, Norwich, Portsea Island, Rainham, Ramsgate, Sheerness, Sheerness Economical, Stroud, Wickham Market, and Willesden Junction.

Cambridge : Under consideration.

Colchester : Unable to adopt scale in every individual case.

Farnham : In sympathy with resolution, but are governed by peculiar circumstances which prevent them giving effect to it.

Woking : Adopt scale as regards males, but cannot do so for females.

Woolwich : Pay not less than minimum trade union rate in all departments.

#### SOUTH-WESTERN SECTION.

Adopted : Torquay.

Not adopted : Kingswear, Paignton, Plympton, South Molton, Teignmouth, Twer-ton, Weston-super-Mare, and Yeovil.

Bristol : Minimum for males already in existence, but society have scale of their own.

Frampton Cotterell : Unable to adopt scale in its entirety.

#### WESTERN SECTION.

Adopted : Cardiff, Cymmer, Ebbw Vale, Nantymoel, Senghenydd and Aber Valley, Tredegar, and Treharris.

Not adopted : Barry and District have adopted scale of wages of Yorkshire District Council of the A.U.C.E. In full sympathy with this movement.

Blaina : Form signed, but no indication given as to adoption or otherwise.

Newport : Adopt scale as regards male employes, but cannot do so for females.

#### SUMMARY.

Section.	Societies.		Adopted.		Not Adopted.
Ireland.....	1	....	—	....	1
Midland Section .....	26	....	14	....	12
Northern Section .....	20	....	5	....	15
North-Western Section..	63	....	30	....	33
Scottish Section .....	28	....	8	....	20
Southern Section .....	36	....	14	..	22
South-Western Section..	11	....	1	....	10
Western Section .....	10	....	7	....	3
	—		—		—
	195		79		116

### VIII.—OVERLAPPING AND AMALGAMATION.

(See Report 36, page 113.)

(CIRCULAR sent out to Sectional Boards and District Conferences, July, 1909.)

The Congress at Newcastle-on-Tyne passed a resolution instructing the Central Board to send out to the sections and district associations copies of the resolution which dealt with the question of "Overlapping and Amalgamation," together with the suggestions which have been prepared by the United Board for the adoption of a plan which it is hoped would, to some extent, remove or prevent many of the difficulties and evils which now result from the competition of societies where overlapping exists.

You are requested to bring the subject before your Sectional and District Conferences, and it is also requested that at each conference where the matter is discussed, a resolution should be moved so as to ascertain whether the conference is willing, on behalf of the societies constituting it, to adopt and be governed by the conditions set forth in the suggested plan, so far as relates to the power of arbitration, and also in regard to the binding effects of the decisions which may be given in accordance with such plan.

The resolution passed by the Newcastle Congress read as follows:—

#### OVERLAPPING AND AMALGAMATION.

That the undermentioned suggestions, contained in the report of the Central Board relating to the evils of overlapping and the means to be taken by the Boards of the Co-operative Union for the prevention and removal of such evils in connection with all or any of the societies which are affiliated to the Union, be referred to the Sectional and District Conferences for discussion during the ensuing year, and that the conferences be requested to pass a resolution stating whether they are willing, on behalf of the societies constituting their conferences, to adopt and be governed by the conditions set forth in the said suggestions, so far as relates to the power of arbitration to be given to the said Co-operative Union and its Boards, and also in regard to the binding effect of such decisions as may be given.

#### SUGGESTIONS AS TO THE MANNER IN WHICH OVERLAPPING MIGHT BE DEALT WITH.

- (1) It should be considered unco-operative, and not consistent with membership of the Co-operative Union, for any co-operative society to overlap the operations of another society in any district where such society is already established.
- (2) Overlapping may be defined as including the canvassing for orders, the delivery of goods, the opening of branches, the admission of members, from or in districts already occupied by another society.
- (3) Any case of overlapping, in regard to which complaint is made by a society member of the Co-operative Union, shall be dealt with in the first instance by the board of the section to which the societies belong. The Sectional Board to communicate with all the societies concerned in the alleged overlapping, and arrange for a meeting with them, either jointly or separately. The Board to take and obtain all available evidence from both or all of the parties to the dispute. The societies, parties to the dispute, to enter into an undertaking to abide by the decision of the Sectional Board, or the United Board, as a final court of appeal.
- (4) Wherever possible, the sectional boards to use their influence towards the amalgamation of the conflicting societies, and when not possible to bring about amalgamation, then to arrange for boundaries to be fixed, exchange or purchase of properties to be made, or otherwise arrange

some amicable agreement between the parties in respect to their mutual working of a disputed district.

- (5) An appeal may be made to the United Board by any Sectional Board in respect to a case where a society refuses to accept and abide by its decision, and in like manner an appeal may be made to the United Board by a society which cannot see its way to accept the decision of the Sectional Board. The United Board shall appoint a special committee of experts, whether from its own members or otherwise, to adjudicate on such appeals. This special committee shall be appointed annually at the first meeting of the United Board after Congress, and shall meet and act as and when required by the United Board on any appeal being received.
- (6) The name of any society refusing to abide by the decision of the Sectional Board, or, in the case of an appeal, of the special committee of the United Board, shall be reported to Congress, and the Congress will decide whether the objecting society shall be longer retained as a member of the Union, or whether it shall be dealt with, according to the rules, as having been guilty of conduct injurious to the movement, and consequently be expelled from the Union.

If the matter can be dealt with at your conferences in time for the result to be reported to the United Board at its meeting in December, it would materially help the Board in preparing its report on this subject to the next Congress.

#### REPORT *RE* CONFERENCES ON OVERLAPPING AND AMALGAMATION.

##### IRELAND.

Northern Conference, held at Belfast, November 27th, 1909: "Agrees with the recommendations contained in the Union's circular."

Southern Conference, held at Dublin, October 30th, 1909: "Agrees with the recommendations contained in the Union's circular."

##### MIDLAND SECTION.

Sectional Conference, held at Rugby, February 26th, 1910: "That this Conference approves, and is prepared to act upon the suggestions for the prevention of overlapping and for the promotion of amalgamation, as submitted by the Newcastle Congress, and further, that the delegates present pledge themselves to promote action within their respective societies, wherever it may be necessary, towards boundaries being mutually agreed to before any danger of overlapping arises, seeing that the yearly growth of the movement in the Midland Section, as regards trade, has reached £470,262, and as regards membership 13,523, and that there is every probability of this rate of progress being maintained for several years to come."

Derby District Conference, held at Codnor Park, October 16th, 1909: "Impossible at present to come to any definite arrangement on the lines laid down in the paper."

## NORTHERN SECTION.

North Northumberland District Conference, held at Broomhill, October 2nd, 1909: "Adopts the scheme."

South Northumberland District Conference, held at Newcastle-on-Tyne, November 13th, 1909: "Approves suggestions as set forth in United Board circular."

Cumberland and Westmorland District Conference, held at Workington, November 13th, 1909: "Approves suggestions, and on behalf of societies agrees to be governed by the conditions therein set forth."

West Durham and South Northumberland, held at Throckley, December 4th, 1909: "Agrees with suggestions, but proposes to add provision for the payment of maximum dividends amongst the groups of societies in the district."

South Durham District Conference, held at Durham, November 13th, 1909: "Agrees with suggestions 1 to 5, but desires to alter No. 6. 'The name of any society refusing to abide by the decision of the Sectional Board, or in the case of an appeal to the Special Committee of the United Board, shall be reported to Congress, and shall be dealt with as the Congress may direct.'"

South Durham and North Riding of Yorkshire District Conference, held at Darlington, November 27th, 1909: "Agreed to suggestions of scheme of United Board."

## NORTH-WESTERN SECTION.

Sectional Conference, held at Liverpool, October 23rd, 1909: "Approves the suggestions made by the United Board, and urges the United Board to take such steps as may be necessary to obtain the adherence of all societies to the principles obtained in the scheme."

Bolton District Conference, held at Chorley, October 9th, 1909: "Welcomes the action and strongly recommends societies in this district to act on the suggestions made."

Cheshire and North Wales District Conference, held at Mold Junction, November 27th, 1909: "Approves suggestions made by the United Board."

Dewsbury District Conference, held at Battysford, November 20th, 1909: "Expresses willingness to adopt and be governed by the conditions set forth in the suggestions issued by the Union as regards power of arbitration, and also in regard to the binding effect of such decisions as may be given."

East Yorkshire District Conference, held at Tadcaster, September 18th, 1909: "Approves resolution of Newcastle Congress and also the authoritative powers, suggested by that resolution, to be given to the Co-operative Union to deal with societies offending under the regulations relating to overlapping."

Huddersfield District Conference, held at Meltham, September 18th 1909: "Accepts the scheme suggested in the circular issued by the United Board, and will do all in its power to put the same into operation."

Macclesfield and Crewe District Conference, held at Stoke, November 13th, 1909: "Pledges itself to recommend to societies the adoption of the suggestions contained in the circular of the United Board."

North-East Lancashire District Conference, held at Nelson, on January 29th, 1910: "This Conference accepted the suggestions and passed the following resolution—(a) That the first efforts to reduce overlapping should apply to distributive societies only. (b) That the rules of the Co-operative Union should be amended so as to give to the United Board (or a committee appointed as set forth in suggestion 5) power, without any previous agreement among the societies concerned, to determine in case of dispute by which society any new branch shall be erected, and to prohibit any other society than the one the United Board, or a committee appointed as aforesaid, shall determine, from erecting such proposed new branch. (c) That suggestion 6 be extended to include societies which refuse to enter into an agreement as provided in suggestion 3, and (d) subject as aforesaid, we approve of the suggestions of the United Board so far as relates to the power of arbitration and also in regard to the binding effects of the decisions which may be given in accordance with such plan."

North Lonsdale District Conference, held at Barrow, November 27th, 1909: "Approves the suggestion of the United Board."

Oldham District Conference, held at Hurst Brook, November 6th, 1909: "Accepts the scheme."

Rochdale District Conference, held at Littleborough, January 29th, 1910: "Willing to be governed by the various conditions set forth in the scheme, with the following exceptions, viz.:—Delete in par. 2 'the admission of members from or,' and in par. 6 'and consequently be expelled from the Union.'"

Rossendale District Conference, held at Cawl Terrace, October 9th, 1909: "Approves the suggestions made by the Co-operative Union, but suggests definition of 'overlapping' should be altered as follows:—'Overlapping may be defined as including the canvassing for orders, the opening of branches in districts already occupied by another society.'"

South Yorkshire District Conference, held at Sheffield, October 16th, 1909: "Approves the suggestions made by the United Board."

#### SCOTTISH SECTION.

Ayrshire District Conference: "Agrees to the scheme, but thinks the suggestions should be sent out to the societies, in the first place, to ascertain if they (the parties to be affected by the decision) are willing to accept and abide by such decisions."

Glasgow and Suburbs Association: No conference held in regard to this scheme, but the section and district are taking up the question of amalgamation in Glasgow and district.

Renfrewshire District Conference, held at Paisley, November 27th, 1909: "That the Renfrewshire Conference Association, assembled at Paisley, after consideration, agreed that, while they as a Conference of representatives from the various societies in Renfrewshire are willing to accept and abide by the decision of the Sectional Board, or, in the event of an appeal, the special committee appointed by the United Board, they are of the opinion that

these suggestions should be sent out in the first place to ascertain if the parties to be affected by the decisions are willing to accept and abide by such decisions."

#### SOUTHERN SECTION.

Cambridge and Bedford District Conference, held at Bedford, December 4th, 1909: "Agreed unanimously with the suggestions."

South Metropolitan District Conference, held at Epsom, February 19th, 1910: "Cordially approves of the suggestions made by the Co-operative Congress for dealing with overlapping."

#### SOUTH-WESTERN SECTION.

Sectional conference, held at Exeter, September 18th, 1909: "Pledges itself to recommend to the societies in the section the adoption of the suggestions contained in the Central Board Report."

#### WESTERN SECTION.

Sectional conference, held at Briton Ferry, October 23rd, 1909: "Approves the suggestions, and pledges the societies here represented to do all in their power to strengthen the Union in effectively dealing with overlapping in the movement."

Brecon, Monmouth, and East Glamorgan District Conference, held at New-bridge (Mon.), October 9th, 1909: "Approves suggestions and agrees to abide by same, but no member of the United Board, who is a member of the Sectional Board where a dispute occurs, shall act as arbitrator."

West Wales District Conference, held at Swansea, September 18th, 1909: "Approves of the suggestions made by the Co-operative Union *re* overlapping."

#### REPORT *RE* REPLIES.

IRELAND: Two conferences (North and South) accept the scheme.

MIDLAND SECTION: One district conference held; scheme not accepted.

NORTHERN SECTION: Six districts have held conferences. Four accept the scheme without amendment. One suggests an amendment to provide for a society being reported to Congress, and for the Congress to deal with the matter as it thinks fit, and one suggests that the payment of maximum dividends be included in the methods to be adopted.

NORTH-WESTERN SECTION: One sectional conference accepts the scheme. Twelve districts have held conferences, and all agreed to accept the scheme; but one suggests an amendment to include a definition of "Overlapping," and one objects to being deprived of admitting members from districts occupied by other societies, and also to expulsion from the Union for non-compliance with the scheme.

SCOTTISH SECTION: Two districts have held conferences and accept the scheme. Another district has replied favourably, but no conference has been held.

SOUTHERN SECTION: Two districts have held conferences and accept the scheme.

**SOUTH-WESTERN SECTION:** A sectional conference has been held, and scheme accepted.

**WESTERN SECTION:** A sectional conference has been held, and scheme accepted. Two district conferences have been held, and both agree to accept the suggestions.

#### SUMMARY.

	No. of Districts in each Section.		Conferences Held.	
			Sectional.	District.
Ireland.....	0	....	3	.... 0
Midland Section.....	9	....	1	.... 1
Northern Section .....	7	....	0	.... 6
North-Western Section..	16	....	1	.... 12
Scottish Section .....	10	....	0	.... 2
Southern Section .....	10	....	0	.... 2
South-Western Section ..	3	....	1	.... 0
Western Section .....	4	....	1	.... 2
	59		7	25

Only twenty-five out of fifty-nine districts have had the matter under discussion, while in only four cases have the boards had the subject discussed at a sectional conference.

### IX.—CONGRESS EXPENSES.

(See Report 37, page 115.)

(CIRCULAR sent out to societies, July, 1909).

In some sections there has been much difficulty in raising the funds necessary for the reception and entertainment of our Annual Congress. Especially has this been the case in sections and localities where it has been impossible to obtain a building suitable for exhibition purposes, and, in consequence, immense cost has been incurred in erecting a special building. Further, some sections are poor in comparison with others, and it becomes a hardship to the societies in those sections to have to contribute the large amounts required as the Congresses come round to them periodically. This difficulty has caused the United Board to give serious consideration to the matter, and as the result of this consideration some suggestions have been made by the Central Office in the hope that all future difficulties may be avoided.

The suggestions referred to have been fairly well discussed by conferences during the past year.

On the whole they have been well received, but there have been some suggestions for their amendment in certain respects, mainly in regard to the method of contributing to the suggested funds.

We submit the plan to you in its original form as follows.

## ANNUAL CO-OPERATIVE CONGRESS.

## SUGGESTIONS FOR ORGANISING AND FINANCING OF FUTURE CONGRESSES.

1. Each year the Co-operative Congress assumes greater proportions in the number of delegates appointed to attend, and, therefore, the difficulty of providing for the proper reception of Congress in each section of the Co-operative Union is becoming a serious question, owing to the disparity in wealth and importance of the societies in the different sections.

2. The difficulty is increased and the cost made greater almost year by year by the growth of the Congress Exhibition. It is now almost impossible (except in very large towns) to find a hall large enough to house a Congress Exhibition as organised at the present day. If it is necessary to put up a temporary wooden building (which has many disadvantages) the cost of an exhibition is increased to a very large extent, varying in amount from £700 to £1,200. It seems now to be an accepted fact that an exhibition must always accompany the Congress.

3. The total cost of a Congress averages about the same wherever it is held, whether in a poor or wealthy section, therefore, as the holding of a Congress is for the benefit of the movement as a whole, it is now suggested that the burden of entertaining a Congress should be put on a new system and borne by the whole of the movement on an equitable basis. No one society should be called upon or expected to subscribe a large sum of money, even though the Congress has been elected to be held in that particular town.

The plan suggested is as follows :—

- (a) That the Congress expenses each year be defrayed from a special Congress Fund to be raised by the Co-operative Union and administered by it.
- (b) That the societies be invited to subscribe to this fund at the rate of *one-fourth of the present yearly contribution* to the Co-operative Union. This would raise about £2,000 yearly, and the payment of the money could be made quarterly, half-yearly, or in one sum, as is the case in the subscriptions now paid for the maintenance and upkeep of the Co-operative Union.
- (c) That the reception of the Congress and the expenses in connection therewith be arranged and administered each year by the Sectional Board of the section in which the Congress is held, and a separate balance sheet showing the amount of income and expenditure be prepared and submitted to the following Congress.
- (d) A small local Reception Committee to act in conjunction with the Sectional Board would suffice under this scheme.
- (e) An official of the Co-operative Union to act as secretary of the Reception Committee, and to carry out all duties in connection with the various sub-committees appointed. It is thought that one official acting year by year in this capacity would soon become conversant with all the multifarious details connected with the organising of a Congress, and

thus add to the efficiency of the arrangements. Under the present condition of things the secretarial duties are undertaken by a local secretary, new to the work, and who, in addition, has his ordinary daily work to perform. The appointment of one of the officials of the Union to undertake the work would save much correspondence, confusion, and overlapping of work which now arises, as many secretaries of past Reception Committees could well testify.

It is expected that the sum raised, based on the contribution previously stated, would be ample, taking one year with another, to defray the expenses of Congress, whether it were necessary or not to erect a special exhibition building. Any balance left over from one year to be carried forward to the credit of the following Congress account.

Under this revised scheme, no society, provided the town has the necessary accommodation, need hesitate to invite the Congress, seeing it would not be necessary to guarantee a sum of three, four or five hundred pounds by the inviting society, as is now the case; and, further, under this new arrangement Ireland could be visited in its order (each ninth year) as a section comprised within the Co-operative Union, and in which section no Congress has up to the present been held.

In regard to this scheme the Newcastle Congress passed the following resolution:—

#### FUND FOR CONGRESS EXPENSES.

Seeing that the proposals which have been made by the Central Office in regard to a plan for raising the amount required annually for the reception and entertainment of our Congress by means of a central fund, instead of as now by local contributions, have been fully discussed by the conferences during the year, and been approved so far as the principle is concerned, though criticised in some matters of detail, they be now printed and sent out *to all societies members of the Union, and that they be requested to bring the matter before their members, with a view to the feelings of all societies being ascertained* as regards their support in the event of the proposals being embodied in the rules of the Union.

An amendment was moved at the Congress to the effect that, instead of asking societies to contribute to this special fund "at the rate of one-fourth of their present yearly contribution to the Union," as is provided in clause (b) of the plan, all societies should be required *to contribute at an equal rate per member* such amount as might be necessary to meet the Congress expenses.

We may say that the United Board would not have the slightest objection to *substitute this amendment* for their original proposal if societies would only agree to it.

At the conferences held during the year various schemes of contribution were suggested. Some proposed to make it so that the bulk of the contributions should come from the sections in which the Congress was held, and more especially from the societies in the town or locality where it took place, as it was

held that these societies would benefit most. So far as we can see, however, such variations of the plan for raising the Congress funds would leave us in just the same difficulty as previously, and would bear hardly on the poorer sections and societies.

Our plan means a *central fund, centrally administered*, but in conjunction with *duly-appointed local committees, equal burdens* all round so far as finances are concerned, and *equal chances* for all sections and all societies to obtain the advantage of receiving and entertaining a Congress, however poor and struggling they may be.

We cannot, in the course of this circular, do more than outline, as we have done above, the various amendments which have been suggested to the plan, but the conferences which have made these other suggestions will be aware of their character, and will no doubt bring them forward again in a form which could be embodied in the plan, if they still desire to push them.

The United Board will be glad to consider any suggestions for amendment or improvement of the plan, but it must not be forgotten that its main feature is to equalise burdens, and not to differentiate, as has been done in the past, and that can only be done by a general fund collected and administered by a central authority, with the help and assistance of a strong local Reception Committee wherever the Congress may be held.

It must be remembered that up to the present time the Congress expenses have always been met by a fund raised by the societies in the section where the Congress was held. It is proposed now to have a general fund instead. Of course, if the general funds of the Co-operative Union were sufficient to provide for Congress expenses in addition to the regular work of the Union, it would not be necessary to ask for a separate fund to be raised either locally or generally; but the Union, with its present income, has not too much for the work in which it is already engaged. If societies, by increased contributions, were to make the funds of the Union sufficient for all purposes, then there would be no need to appeal for special funds.

We should be glad if societies would have this matter discussed, either by their committee or by their members, and then forward the result of such discussion to our Central Office, not later than December 1st, so that a report may be submitted to the United Board at its meeting in December.

#### REPLIES FROM SOCIETIES.

I.—Societies in favour of Special Congress Fund, and agree to pay to such fund an additional contribution equal to one-fourth of their present contribution.

IRELAND: Irish Co-operative Conference Association and Lisburn.

MIDLAND SECTION: Cannock, Grantham, Great Wigston, Mount Sorrel, and Walsall.

NORTHERN SECTION: Chester-le-Street, Gateshead, Loftus, and Sunderland

NORTH-WESTERN SECTION: Adlington, Birkenhead, Fleetwood, Hull, New Mills, and Toxteth.

SCOTTISH SECTION: Glasgow, Kinning Park, Hamilton, and Perth.

SOUTHERN SECTION: Ramsgate and Reading.

II.—Societies in favour of Special Congress Fund, but do not agree with the proposal to contribute at the rate of one-fourth of present contribution. These societies suggest that the amendment moved at Newcastle Congress, viz., "that the contribution should be at an equal rate per member," should be adopted.

MIDLAND SECTION: Birmingham Industrial, Ilkeston, Kettering Clothing, Rugby, and Shrewsbury.

NORTHERN SECTION: Ashington Industrial, Howick, Kirkby-in-Furness, and Tow Law.

NORTH-WESTERN SECTION: Burnley Self-Help, Carnforth, Churchtown, Delph, Leek and Moorlands, Lees and Cross Roads, Marsden, Walsden, and Windhill.

SCOTTISH SECTION: Avonbank and Kilbarchan.

SOUTHERN SECTION: Colchester, Grays, Portsea Island, and Southampton.

SOUTH-WESTERN SECTION: Torquay.

III.—Societies which decline to entertain any alteration in present practice.

MIDLAND SECTION: Derby.

NORTHERN SECTION: Ashington Equitable and Whitby.

NORTH-WESTERN SECTION: Failsworth and Haworth.

SCOTTISH SECTION: Aberdeen, Arbroath Equitable, and Newmains and Cambusnethan.

SOUTHERN SECTION: Beccles, Godalming and Maidenhead.

IV.—Societies which propose that no special fund be raised, but that Congress expenses should be paid out of the ordinary funds of the Union, and that societies should contribute at an equal rate per member all funds required for the purposes of the Union.

MIDLAND SECTION: Birmingham Printers.

NORTHERN SECTION: Bebside.

SOUTHERN SECTION.—Aylesbury, Brotherhood Trust (London), and Slough.

SOUTH-WESTERN SECTION: Teignmouth.

V.—Another scheme sent in by Cleckheaton Society:—That Societies with 3,000 members, or less, entertaining Congress shall subscribe the sum of £100, and societies with more than that number shall subscribe £10 more for every additional 1,000 members, or fractional part thereof, until the amount reaches the sum of £300, which shall be the maximum amount expected from any society entertaining Congress. The remainder of the funds to be raised by a levy on all societies (members of the Union) at the rate of one-fifth of a penny per member. This scheme would work out as follows:—

2,290,710 members at one-fifth of 1d. per member	..	£1,908
Entertaining Society (average)	.. .. .	£170
C.W.S. Donation	.. .. .	£150
		<hr/>
		£2,228

## SUMMARY.

Section	No. of Societies.	In favour of $\frac{1}{2}$ .	Equal Rate.	Union Funds.	Not in favour of any change.
Ireland.. ..	2	2	0	0	0
Midland Section ..	12	5	5	1	1
Northern Section ..	11	4	4	1	2
North-Western Section ..	17	6	9	0	2
Scottish Section ..	8	3	2	0	3
Southern Section ..	12	2	4	3	3
South-Western Section ..	2	0	1	1	0
	64	22	25	6	11
One Society (special) ..	1				
	65				

**X.—AGRICULTURAL AND DISTRIBUTIVE CO-OPERATION.**

(See Report 38, page 117.)

**FIRST MEETING OF CONFERENCE.**

MINUTES OF PROCEEDINGS OF THE FIRST CONFERENCE CONVENED BY THE UNITED BOARD IN ACCORDANCE WITH THE RESOLUTION PASSED AT THE NEWCASTLE-ON-TYNE CONGRESS, MAY, 1909.

The conference was held on Thursday, November 4th, 1909, in one of the committee rooms of the Co-operative Wholesale Society, at Manchester, and commenced at 10 a.m.

The following were present as representatives of the organisations authorised by Congress to constitute the conference, viz. :—

The Co-operative Union : Messrs. S. Fairbrother and D. McInnes.

The Co-operative Wholesale Society : Messrs. J. E. Johns and G. Thorpe.

The Scottish Wholesale Society : Messrs. R. Stewart and J. Wilson.

Joint Board for Agricultural Organisation : Mr. H. Barbour and Rev. T. A. Finlay.

Joint Board for Agricultural Trade : Captain L. A. Bryan and Mr. A. H. Sadd.

In addition to the duly appointed conference representatives, the various organisations had their secretaries in attendance, viz. :—Messrs. J. C. Gray, T. Brodrick, R. Macintosh, J. Nugent Harris, and R. A. Anderson. There were also present Messrs. J. Mastin and W. L. Kewley (buyers and salesmen of the Co-operative Wholesale Society).

Mr. D. McInnes (Co-operative Union) was appointed as chairman of the conference, and Mr. J. C. Gray was requested to act as secretary.

The Chairman called upon the secretary to read the Congress resolution, as follows :—

RESOLUTION OF CONGRESS.

That, in the opinion of this Congress, the time has arrived when the producer upon the land should be brought closer to the consumer, and that, therefore, a concrete policy of co-operative distribution and supply in organised agriculture should be defined, and, with a view to the formulation of working arrangements, a conference be convened between the Co-operative Union, the Wholesale Societies, and the joint boards for trade and organisation (as representing the agricultural co-operative societies of the United Kingdom) at the earliest possible date, the meetings to be summoned by the Co-operative Union."

As there had been no instructions for the preparation of an agenda for the conference, the secretary submitted the following suggestions relating to procedure :—

(1) The agricultural societies' representatives should first submit a general review of the present position of the agricultural movement and an outline of methods adopted in regard to the purchasing of agriculturists' requirements and the disposal of their produce.

(2) That the Wholesale Societies should make a short statement as to their position in relation to agricultural supplies and the sale of agricultural produce, and explain the methods under which such business had been carried on by them.

Having obtained the information referred to in (1) and (2) then to proceed.

(3) To define the respective functions and spheres of influence of the distributive and the agricultural co-operative movements respectively, and then finally to consider

(4) How far and by what means it may be practicable to bring about harmonious and satisfactory relations between these two important branches of the co-operative movement—

(a) In regard to trade.

(b) In matters of organisation.

Mr. R. A. Anderson, Captain Bryan, Mr. A. H. Sadd, and Mr. J. N. Harris spoke on the question of the position of the agricultural societies and their relation to other branches of the co-operative movement, after which Mr. J. Mastin, Mr. Kewley, and Mr. Johns gave to the conference some detailed information in regard to the business transactions and methods pursued by the Co-operative Wholesale Society in connection with agricultural produce. Mr. R. Stewart also spoke in regard to the transactions of the Scottish Wholesale Society with agricultural producers.

After both sides had stated their case and position the discussion became general, and an effort was made to define the functions and spheres of influence of the respective bodies, and to devise some practical means by

which satisfactory relations may be established between these two important parts of co-operative activity.

The whole of the members of the conference joined in a lengthy discussion as to ways and means of carrying out these ideas, but it was felt that more complete and detailed information was still required in regard to the present methods of carrying on the business, and also in regard to the prospects of the future.

The discussion was closed by the moving of the following resolution, being moved by the Rev. T. A. Finlay, and seconded by Mr. S. Fairbrother :—

That, while it is desirable that the agricultural co-operative movement should be brought into close business relations with the industrial distributive movement, it is the opinion of this conference that these relations should be so established as to develop the co-operative efficiency of agricultural societies and encourage the spread of co-operation among agriculturists. That, for the purpose of devising the best practical means and methods of establishing satisfactory business relations between the two movements, a committee, representative of the trading and organising societies, be appointed to study and report upon a detailed scheme of mutual dealing, which shall be submitted to a future conference, and, if approved, be recommended for adoption by the co-operative bodies of the United Kingdom.

It was next resolved—

- (1) That a sub-committee, consisting of one representative of each of the organisations joined in this conference, be appointed for the purpose of giving effect to the resolution just passed, and that the sub-committee be authorised to call in the advice of experts, connected with any or all of the said organisations, as they may deem it advisable to consult.
- (2) That the sub-committee be constituted as follows, viz. :— Messrs. D. McInnes, G. Thorpe, R. Stewart, H. Barbour, and A. H. Sadd; and that a meeting of the committee be held at an early date and convened by the chairman and secretary.

It was decided that the conference should meet again in Manchester in about three months' time, on such date as may be found convenient.

This closed the proceedings of the conference, and it was afterwards decided by the members of the sub-committee that they would hold a meeting in Manchester on Thursday, December 16th, at 9-30 a.m.

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**MEETING OF SUB-COMMITTEE.**

REPORT OF PROCEEDINGS OF THE SUB-COMMITTEE (APPOINTED BY THE CONFERENCE ON THE "RELATION OF AGRICULTURE AND DISTRIBUTION IN THE CO-OPERATIVE MOVEMENT") AT A MEETING HELD AT MANCHESTER ON THURSDAY, DECEMBER 16TH, 1909.

**PRESENT :—**

Messrs. D. Mc.Innes, G. Thorpe, R. Stewart, H. Barbour, and A. H. Sadd ; also Mr. J. C. Gray (secretary).

The secretaries of the various organisations were also in attendance, viz., Messrs. R. Macintosh, J. Nugent Harris, and R. A. Anderson. There were also present Messrs. J. Mastin and L. Wilson (buyers of the Co-operative Wholesale Society), and Mr. Smith (of the Irish Agricultural Wholesale Society).

Mr. D. Mc.Innes was appointed chairman of the Committee.

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**1.—CONSIDERATION OF RESOLUTIONS PASSED BY CONFERENCE ON NOVEMBER 4TH.**

The discussion was commenced by Mr. Thorpe (Co-operative Wholesale Society), who was of opinion that it would be inadvisable to have federations of agricultural societies spread over the country in competition. He was of opinion that one Wholesale Society should act, each for its own country. He asked that the representatives of the agricultural side should outline their policy.

Mr. ANDERSON stated that the federation of agricultural societies in England had been discussed by the Joint Board, and that conferences had been held with agricultural societies situated in different parts of the country to decide what would be the best scheme for federating the trade of the movement. It was felt that the Agricultural Society, as at present constituted, was unable, for obvious reasons, to do the work as well as a local federation would be able to do it. Taking all things into account, it was decided to put forward a scheme to divide the country into six or seven districts, each having its own trade federation, with the ultimate object of combining all the federations into one general federation, and to have a joint board acting for all these federations, the centre of operations to be in London. The local federations would be merely for facilitating the distribution of produce, and not for competition. As regards Ireland, there would be only one federation in that country.

Mr. J. NUGENT HARRIS gave a short history of the development of the Agricultural Co-operative Federation. Some five or six years ago the Agricultural Organisation Society found it necessary to appoint an Advisory Board for trade. It was found that the board could do more satisfactory work if formed into a registered body ; therefore it was decided to register

the advisory Business Department as the "Agricultural Co-operative Federation." They appointed expert management, but it was found that the terms were not satisfactory to societies, and that they could do much better for themselves. Some of the larger societies suggested that district federations be formed. The Agricultural Organisation Society, therefore, drew up a scheme for district federations, having regard to railway and water transport facilities.

Mr. STEWART stated that the two movements must work together with unity of purpose. The federations would probably compete with Co-operative Wholesale Society travellers. There ought to be no overlapping in this way.

Mr. ANDERSON submitted letters from Mr. Drysdale (secretary of the Scottish Agricultural Organisation Society) containing figures and statistics showing the position of the Scottish Agricultural Organisation Society.

Mr. HARRIS pointed out that the annual turnover of the Agricultural Co-operative Federation for 1908 was £30,000; that of the Ipswich Society, £200,000; Carmarthen, £40,000; Brandsby, £10,000; Midland Farmers, £20,000. He gave these figures to show how small the Agricultural Co-operative Federation was by contrast with some of the larger agricultural societies.

Mr. THORPE thought the federations could form a large society as a central federation, so that the Co-operative Wholesale Society could deal with them direct. He was of opinion that the Agricultural Co-operative Federation lacked enthusiasm, energy, and money.

Mr. SADD: It was hoped to form a federation from the districts, and trade through the federation.

Mr. STEWART asked whether it was the intention of the Agricultural Organisation Society to send travellers among the distributive societies canvassing for trade. It was pointed out that the Agricultural Organisation Society was not a trading body, but occupied the same position to the agricultural societies as the Co-operative Union did to distributive societies.

Mr. McINNIS drew attention to the fact that the purpose of this sub-committee was to find out what was to be the channel through which the products shall pass into the industrial societies; whether they shall pass through the Co-operative Wholesale Society from these federations, or how there shall be mutual trading.

Mr. MASTIN stated that he was of opinion that the Co-operative Wholesale Society was the best channel through which agricultural produce could be supplied to distributive societies, but the Co-operative Wholesale Society cannot absorb the whole of the produce, and it would be necessary to sell the surplus in the open market. If the Agricultural Federation and the Wholesale Societies approach the societies with the same class of produce then confusion and competition would soon arise.

Mr. ANDERSON asked whether it would not be possible to have the produce supplied by the agricultural societies direct to the distributive societies, and invoiced through the Co-operative Wholesale Society.

Mr. MASTIN was of opinion that, assuming the two Wholesales tried to arrange distribution on these lines, it would not be workable. There would be too much machinery required, and it would be too costly. It would be possible for the English Co-operative Wholesale Society to so map out England as to handle for the retail society what the retail society could absorb, and distribute the other through the distributive markets of the country. Of course all this could not be done in the first twelve months.

Mr. HARRIS asked if the Co-operative Wholesale Society would take all the produce of agricultural societies.

Mr. MASTIN stated that they would.

Mr. HARRIS said this statement might modify some of the ideas of the Agricultural Organisation Society. The small holdings societies are beginning to cry out for some outlet for their produce, and it has been suggested that depôts should be started at Birmingham and Manchester. In doing this, however, they would be competing with the Co-operative Wholesale Society, which they wanted to avoid.

Mr. STEWART thought there was too much risk in taking all the produce. He was of opinion that the Co-operative Wholesale Society should take what they required, and the agricultural societies should dispose of the surplus themselves. He suggested that a standing order should be given by the Co-operative Wholesale Society to the agricultural societies for certain classes of produce.

Mr. THORPE agreed with Mr. Mastin. He suggested that the meeting should consider some concrete case, and thus see how it would work out.

Mr. SMITH (Irish Agricultural Wholesale) stated that a lot of the societies produce eggs, and advised his society each morning the quantity they had to dispose of. The Irish Wholesale take these eggs and place them to the best advantage. So far as Glasgow is concerned, the Scottish Co-operative Wholesale Society have the first chance, but they do not take a sufficient quantity.

Mr. WILSON: In regard to butter, we have great competition with the Irish Co-operative Agency Society, owing to that society selling to societies at unfair prices. About £4,000,000 worth of butter was exported from Ireland during 1908, and the Irish Agricultural Organisation Society controlled about half of that. The texture of the Irish butter was not up to the standard of Danish butter, hence this butter had preference.

Mr. ANDERSON stated that he had prepared a paper dealing with the better control of the creameries in Ireland, copies of which he had brought with him. He proposed that the creameries under control should have a trade mark, and such trade mark would be a guarantee of quality.

Mr. WILSON: We could sell more Irish butter if the butter were more uniform. If the Co-operative Wholesale Society is to act as agent for Irish creameries, then there must be no competition. Such produce as the Co-operative Wholesale Society did not require would be sold in the open market to retailers, not to commission agents.

Mr. BARBOUR : I have been told that individual creamery managers often prefer to sell on their own, and claim that they can sell better than by tying themselves to any federation.

Mr. WILSON : That might come about in times of short supplies, when everybody is competing to get hold of butter.

Mr. ANDERSON : I would like to see the Co-operative Wholesale Society acting as the sole agent in England for agricultural produce. If the Co-operative Wholesale Society would pay as good a price for the produce as the societies get outside I think it would get the preference.

Mr. SADD : My society desires to sell to the Co-operative Wholesale Society if it can obtain a fair price for the produce it has to offer. At the present time it can get better prices outside.

Mr. THORPE : It seems to be a question of price, and unless we can devise some method of production and distribution, by which we can show economy, which will enable us to come within the market in competition with others outside, we are not going to arrive at any mutual arrangement. I suggest that the details should be thoroughly discussed by experts to see if some arrangement could not be made.

Mr. McINNIS : I suggest the best course would be for the buyers of the Co-operative Wholesale Society and Scottish Co-operative Wholesale Society to meet with the parties concerned in the business of production, and draw up some kind of scheme which could be submitted to another meeting of this committee.

Mr. MASTIN : I think as regards details there are practically three suggestions, viz. :—

1. That the Co-operative Wholesale Society should take all the produce of the English agricultural societies, distribute to retail societies what they can absorb, and then arrange for the disposal of the surplus.
2. That the Co-operative Wholesale Society take what is required for distributive societies, and the Agricultural Co-operative Federation arrange for the disposal of the surplus in the outside market.
3. That the Federation of Agricultural Societies should be the Wholesale for agriculture, and the Co-operative Wholesale Society and Scottish Co-operative Wholesale Society should take their requirements from that organisation.

It would be far better if we could form some idea as to which suggestion we consider would be the best.

Mr. STEWART : I suggest that these proposals be taken back by representatives and discussed by their organisations, and afterwards be discussed at a further meeting.

Mr. THORPE : I think it would be as well for the buyers of the bodies concerned to meet together and discuss the situation in all its bearings.

Mr. ANDERSON submitted draft of resolutions as follows, viz. :—

That in order to give effect to the resolution adopted by the conference of November 4th, 1909, the following steps appear to this sub-committee to be absolutely necessary :—

1. That every encouragement and assistance be given by all the organisations represented to the organisation of farmers throughout the United Kingdom into co-operative societies.

2. That the societies so organised be federated for trading purposes in such a way as to ultimately centre the entire co-operative trade in one federal body for each country.

3. That where the produce of farmers' societies is sold to distributive societies, or *vice versa*, it is desirable that all such transactions should take place through the respective trade federations of the farmers and the distributive movement, and that all such trade should be preferential, and be subject to a lower margin of profit than where sales are made by either federation to the outside trade.

4. That every effort be made to put an end to such trade competition as at present may be hindering the general adoption of satisfactory arrangements between the distributive and the agricultural movement.

This resolution was proposed by Mr. STEWART, seconded by Mr. THORPE, and carried unanimously.

The following resolution was then moved by Mr. THORPE, seconded by Mr. STEWART, and carried unanimously :—

That the buyers of the two Wholesale Societies connected with the departments which purchase agricultural produce be called together to consult on a scheme to be suggested for carrying out the policy of this committee, and that they be authorised to meet and consult with the agricultural organisations concerned in the productions of which they require supplies, and report the result to a future meeting.

It was decided that the meeting of the buyers of the respective bodies should be held on the second Thursday in January, in Manchester.

D. MCINNES, Chairman.

J. C. GRAY, Secretary.

#### STATEMENT SUBMITTED BY THE

#### SCOTTISH CO-OPERATIVE WHOLESALE SOCIETY LIMITED.

We herewith submit statements and information supplied by our respective buyers, indicating the position of the Scottish Co-operative Wholesale Society in regard to the various classes of goods which would come within the scope of the resolution.

#### BUTTER.

Farmers' produce dealt with in the department is practically confined to butter, and what that is produced from, viz., milk. As our supplies are

drawn from Bladnock and Withorn for Scotch butter, and Enniskillen for Irish, of which during April to October we get as much as we can dispose of, there are only the months of November to March when we would be in a position to take butter from other home producers. Of course we do a large trade in Danish, but until Scottish farmers combine, as the Danish farmers have done, and establish creameries, neither the quantity nor the quality would be satisfactory. We would, however, be willing to do what we could in selling any milk products that were offered to us for sale.

We also do a little in wheat for feeding purposes, but the demand is small.

Home trade in butter .....	£67,647
Foreign „ „ .....	£492,649

#### PIGS.

Purchased for year 1908, 43,000 pigs, 700 (estimated) of these fed by ourselves. All bought from farmers either at market or farm.

#### CHEESE.

Purchased 61,000 Cheddar and Dunlop cheese. All bought from farmers.

#### FRUIT DRAWN FROM VARIOUS SOURCES IN 1908.

*Covent Garden.*—Tomatoes, cherries, peas, gooseberries, strawberries, plums, greengages, damsons, victorias, apples, black currants: £325. 10s. 1d.

*From a Merchant in Shrewsbury.*—Damsons, victorias, damascenes: £153. 16s. 3d.

*From Co-operative Wholesale Society, Wisbech.*—Plums, victorias, and apples: £168. 10s. 10d.

*Rhubarb.*—We had 21½ tons of rhubarb from Calderwood; 8 tons, 14 cwt. forced rhubarb from the Glasgow market; and 42 tons, 12 cwt. from farmers and the Glasgow market.

*Tomatoes* from Calderwood, £646. 12s. 8d.

*Strawberries and Black Currants* from a number of farmers direct; total, £100.

*Fruit and Vegetables* from Calderwood, £110.

*Soft Fruit.*—We buy a quantity in the market.

#### EGGS.

We had a large quantity of eggs from the Irish Agricultural Wholesale Society. Value, £3,287. 15s. 3d. All fresh.

#### HAY, STRAW, &C.

Hay .....	875 tons, largely got from farmers.
Straw .....	239 tons, principally English.
Home Oats .....	7,757 bags (168lbs.), principally from farmers.
Foreign Oats .....	12,490 bags (168lbs.), dealers.
Imperial Peas .....	3,060 sacks (280lbs.), from English and French growers and dealers, all dressed and hand-picked.

Beans .....	1,706 sacks (252lbs.), principally from growers and dealers.
English Maple Peas ..	367 bags (252lbs.), principally from growers and dealers.

There have been no dealings so far in any of these articles between our society and any co-operative agricultural society, for the simple reason that we have never been asked to buy. We had, however, a communication recently from St. Margaret's Hope Co-operative Agricultural Society, Orkney, saying that they had a quantity of oats to sell, and asking our price. We replied asking them to send on a sample and to state quantity and price. This is, we think, the first time any agricultural co-operative society has approached us offering any of the articles mentioned. Some weeks ago the Scottish Co-operative Agricultural Organisation Society, Edinburgh, asked for samples and quotations of various feeding stuffs, with the result that we got a fair order for the agricultural society at Arisaig.

We would, of course, be very pleased to treat with agricultural co-operative societies, and would welcome samples and quotations of their various produce at any time. A large proportion of our supplies are drawn direct from the growers, with many of whom we have a long-established connection.

Our output of the various articles last year was as follows:—

About 875 tons of hay, nearly the whole of which was grown locally.

About 239 tons of straw, mostly baled English, although we had some Scotch, and, in the early part of the year, we received some supplies from the Continent.

About 1,518 tons of oats, of which 582 tons were home and the rest foreign, but in a normal year the proportion of home oats would be larger.

3,060 bolls, of 280lbs. each, of green peas, principally English, although we handled a quantity of Dutch.

1,706 bolls of 252lbs. each of beans (English, Scottish, and Irish), but by far the largest proportion were English.

367 bolls of English maple peas; but we handled fully an equal quantity of New Zealand, and could handle more English if supplies of good peas were available.

We also had a small output of home barley.

#### POTATOES.

Last year our potato trade aggregated 15,873 tons. These supplies are obtained by the society from various sources. During the whole of the winter and up till the end of June, when early supplies from Ayrshire become available, the home-grown potatoes of the late varieties supply the markets. These are obtained from acreage purchased by the society and stored in pits, and, to a much larger extent, from growers in Perthshire and East country districts, and, to a lesser extent, from Ireland, where all supplies thus acquired are purchased by the ton.

In addition to the potatoes of home growth, we have of late years been large purchasers from Teneriffe, and Las Palmas, in the Canary Islands. These potatoes are available during the months of April, May, and June. Purchases are made with the growers on season's contract price. We contracted on the 21st of September for 3,500 boxes, delivery to commence at end of March. From end of June till middle of September our supplies are exclusively from Ayrshire, from stocks purchased jointly with our Kilmar-nock Branch. All acreage in Ayrshire is acquired by private bargain with growers. Growers provide all carting between fields and stations, and accommodation for workers.

After leaving Ayrshire the source of supply is transferred to Loch Lomond, and adjacent districts of Dumbartonshire and Stirlingshire. Crops are principally second early or intermediate, with a lesser quantity of late sorts. For many years past we have continued the experiment of growing on our own account from rented land crops varying from twelve to fifteen acres, with adverse results. The land is rented at a given price per acre, which includes all manuring and tilling of land to receive the seed. The seed is provided, and planting carried through by the society. The farmer is required to provide all horse work, straw for pits, and fuel and accommodation for workers when raising and pitting potatoes. This, I fear, is not likely to get beyond the experimental stage, owing to the reluctance of farmers to sub-let land. All crops by the acre are purchased at a price which includes all carting to and from nearest station and to district societies, where arrangements are made for direct delivery. The farmer also provides accommodation and fuel for workers during digging operations, the society providing supplies of blankets.

In some cases we purchase on commission from farmers, in which instances the usual charge is 6d. per bag, the farmer bearing all expenses.

#### CATTLE.

The Scottish Co-operative Wholesale Society took up this department in the year 1888. Our sales during the first year would be about £20,000; last year they were £228,950, which I may say roughly represents 10,000 cattle and 20,000 sheep. Of course, that does not nearly represent anything like the trade done by the whole of the retail societies.

We supply nothing but genuinely good and suitable articles of meat or live stock to all the societies that favour us with their orders, so it naturally follows that we ourselves can only be purchasers of really good and suitable meats and live stock from those who would wish to supply us.

The members of the agricultural organisations will, of course, recognise that these represent only a percentage of the stock and meats produced on the farms, and while we would be ready and willing purchasers of their suitable animals, they would have to look elsewhere for an outlet for those that did not meet the requirements of our special trade. We can, of course, look to the farmstead for a certain amount of our requirements, but we

must look to the open market as the only place where we can select just what we require, and leave what we do not require, for the purposes of our trade.

During the last seven years we have had a buyer of our own in Ireland, who operates pretty much in the fairs and markets of that country, and supplies us with goods generally up to the standard of our requirements. But here, again, we are forced in most cases into the fairs and markets by our outstanding necessity of selection. We have even gone to America in the past in our endeavour to find suitable supplies for our customers at reasonable rates; but here, again, the difficulty of selection stepped in and formed such a handicap on our operations that we were finally and reluctantly compelled to withdraw our buyer.

While these are some of the difficulties we are likely to meet in practice in drawing our live stock supplies from various agricultural co-operative societies, we have no desire to magnify these difficulties. On the contrary, we think these difficulties could be surmounted, provided that we can rely upon a broad spirit of give and take in our mutual dealings, accompanied, as it always must be, with loyal adherence to the dominant spirit of co-operation.

This practice or preference for markets has been forced upon us in the past by the necessity of our requirements, but if any practical scheme to get over the great difficulty of selection can be adopted we, for one, will give it a most cordial welcome.

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#### STATEMENT SUBMITTED BY THE EASTERN COUNTIES FEDERATION OF CO-OPERATIVE ASSOCIATIONS, IPSWICH.

We estimate that the members of our Eastern Counties Federation produce :—

80 to 100,000 qrs. of wheat.
130 to 150,000 qrs. malting barley.
5 to 10,000 qrs. grinding barley.
20,000 qrs. peas.
800 to 1,000 qrs. beans.
625 tons clover seeds.
3,000 tons potatoes.
40,000 pigs.
100,000 bullocks.
150,000 sheep.

Besides numerous quantities of mangold root, hay, and straw, all of which are used by the industrial movement, and which we could supply them in sufficient quantities. Of course, it is understood that these commodities are used largely on the farms, therefore our figures of production would not be any guide for the purpose you require them.

## MEETING OF EXPERTS.

REPORT OF PROCEEDINGS OF MEETING OF EXPERTS (CONVENED  
IN ACCORDANCE WITH RESOLUTION OF THE SUB-COMMITTEE), HELD  
AT MANCHESTER ON THURSDAY, JANUARY 13TH, 1910.

PRESENT :—

Representing the Co-operative Wholesale Society Limited :—Messrs. A. W. Lobb, J. Mastin, and L. Wilson.

Representing the Scottish Co-operative Wholesale Society Limited :—Messrs. M. McCallum, J. McDonald, and W. Whyte.

Representing the English Agricultural Movement :—Mr. E. Brown (National Poultry Organisation Society), Mr. W. H. Press (Agricultural Organisation Society organiser), Mr. Reynolds (Eastern Counties Dairy Farmers' Society), Mr. A. H. Sadd (Joint Board for Trade), Mr. Thorold (Winchester and District Agricultural Society), and Mr. J. Nugent Harris (secretary, Agricultural Organisation Society).

Representing the Irish Agricultural Movement :—Mr. H. M. Barbour (Joint Board for Trade), Captain L. A. Bryan and Mr. R. M. Smith (Irish Agricultural Wholesale Society), Mr. D. L. Roche (Irish Co-operative Agency Society), and Mr. R. A. Anderson (secretary, Irish Agricultural Organisation Society).

Mr. H. M. Barbour in the chair.

At the commencement it was pointed out that the meeting was called to discuss matters of detail connected with agricultural business, and, if possible, to devise some scheme whereby improved trading relations could be established between the two Wholesale Societies and the agricultural movement, such scheme to be submitted to the sub-committee as a guide in its deliberations.

### BUTTER.

The question of butter was first discussed.

Mr. ANDERSON pointed out a slight error in the minutes of the last sub-committee meeting. There it was stated that the Irish Agricultural Organisation Society controlled about half the butter trade of Ireland. It was true that the butter trade of the co-operative dairy societies amounted to 1½ or 2 millions a year, but the Irish Agricultural Organisation Society could not be said to control this trade. The Irish Co-operative Agency Society only claimed to control a certain proportion, viz., about £200,000 a year.

Mr. WILSON : Our total sales for the year in Irish butter are about £213,000. I do not see any chance of any increase in that trade unless the quality is greatly improved. One objection to Irish butter was its faulty keeping properties, Danish butter being superior in this respect.

Mr. ROCHE : Unfortunately, some of the Irish creameries produce butter which will not keep. The Irish Co-operative Agency avoided this by not

dealing with this class of butter. On the other hand, we have some Irish butter which keeps splendidly. We are trying to get this better quality manufactured more largely, and we are succeeding in this direction.

Mr. ANDERSON : If you had a large customer giving a standing order weekly, could you not undertake to give that customer practically the same butter week after week ?

Mr. ROCHE : Yes, we are doing this at present with regular customers.

Mr. ANDERSON : Would you find any difficulty in obtaining additional supplies of butter if the outlook were enlarged, say about £50,000 a year ?

Mr. ROCHE : If the price is right, we should have no difficulty whatever.

Mr. ANDERSON : Supposing an arrangement could be come to on satisfactory terms whereby the Co-operative Wholesale Society would place with the Irish Agency Society, as representing the Federated Co-operative Dairy Societies, a standing weekly order for a considerable amount of butter, would you, as representing the Agency Society, be prepared to forego your direct dealings with the distributive stores in England and Wales ? and, in the second place, would you be prepared to recommend your Board, having regard to the satisfactory business transactions which would be likely to ensue with the Co-operative Wholesale Society, to make special terms for butter supplied to the Co-operative Wholesale Society ?

Mr. ROCHE : Yes, if we got a regular standing order, but we could not undertake spasmodic orders.

Mr. WILSON : I am afraid it would be impossible for me to give a standing order. It would, of course, have to depend on the law of supply and demand.

Mr. ROCHE : It would not be possible to undertake to reserve a certain quantity every week unless we were certain of having it taken off our hands.

Mr. WILSON : Owing to the fact that trade is always fluctuating, it would not be possible for us to give a standing order for any butter.

Mr. ANDERSON : Is it not the practice of the Co-operative Wholesale Society to make such arrangements with suppliers of produce ?

Mr. WILSON : We try to do so as far as possible.

Mr. ANDERSON : I take it you have a minimum weekly trade below which there is seldom any fluctuation ?

Mr. WILSON : We have a good idea as to how many casks we shall require ; I find the demand for Irish butter is waning, the demand is more for Danish. We are taking Irish butter more as a matter of sympathy.

Mr. ROCHE : If we undertake your work, we certainly would not ask you to take butter from us which would not be of the highest standard. If your order was a large one we should certainly go to the greatest pains possible to give you nothing but the very best.

Mr. ANDERSON : I gather that the position the Agency Society would occupy under this proposal is that it would be the body upon which the Co-operative Wholesale Society would fall back in case of a strong demand for butter, and the Agency Society would have to hold on its hands an

unknown quantity of butter in order to supply the Co-operative Wholesale Society ?

Mr. ROCHE : That would be impossible. We should have to relinquish our other trade. The Co-operative Wholesale Society might take all our butter for one week, and then how should we stand with our regular customers ? If the Co-operative Wholesale Society can give us a standing regular order, which we could supply, anything over that we, on our part, would do our best to undertake. This is the only means I can see whereby we can undertake the Co-operative Wholesale Society's trade.

Mr. WILSON : If there was a way that we could give you a standing weekly order, would this carry with it a preference to us ?

Mr. ROCHE : If we can arrange basis of price we should always give you preference.

Mr. WILSON : I suppose any trade you had with societies you would pass through us ?

Mr. ROCHE : We should certainly do the business through you. We should either cease quoting altogether to individual societies, or continue to quote as you wish. There is no anxiety on our part that we should continue to quote your stores.

Mr. WILSON : What proportion of trade are you doing with co-operative societies ?

Mr. ROCHE : I cannot say exactly, but it is a very good proportion. Co-operative stores are a very valuable part of our trade. The prices from your stores are very remunerative.

Mr. WILSON : In what part of England do you place most of it ?

Mr. ROCHE : Not much in London district, fair share in the Midlands and Lancashire, and a great number of small orders in Scotland. In South Wales there are two or three fairly good societies.

Mr. BARBOUR : It seems to me that the corner stone is the weekly standing order, and I think we all recognise there is a difficulty about it, but it does not seem to be an insurmountable one.

Mr. ANDERSON : I take it that the object of this meeting is that you gentlemen who are expert buyers for the two Wholesale Societies should, after having conferred with our representatives, make a report to your directors how far we can do anything. We cannot expect from you to-day a definite answer ; you can only say whether, from your point of view, things would be possible. We can only exchange opinions, and agree to recommendations which may afterwards be submitted to your directors.

Mr. WILSON : Yes, that is so.

Mr. ANDERSON : Can anyone suggest a skeleton of a scheme which we might discuss ?

Mr. WILSON : Mr. Roche has suggested a scheme that we should place a weekly order with him.

Captain BRYAN : The Irish Agricultural Wholesale Society is in touch with all the creameries, but only does a fraction of the total trade.

Mr. BARBOUR : A lot of creameries sell direct to the stores.

Mr. WHYTE : Do I understand that if arrangements are come to with the Wholesale Societies Mr. Roche will cease quoting to societies both in England and Scotland ? The Irish Co-operative Agency has commission agents—will they cease quoting co-operative societies ?

Mr. ROCHE : Yes.

Mr. ANDERSON : There is another important point. If the Agency Society agrees to cease quoting the stores, and sells to the stores only through the Co-operative Wholesale Society, which would then be the body quoting societies, the Co-operative Wholesale Society ought also to cease buying direct from the creameries.

Mr. ROCHE : The trade done by the Co-operative Wholesale Society with creameries is not much. The Co-operative Wholesale Society might be putting prices up as against itself if it bought other butter than through us.

Mr. WILSON : We should confine ourselves to you alone. You would be able to find all we wanted.

Mr. ROCHE : Yes, up to the amount of the standing order, and perhaps a good deal beyond that, but we could not bind ourselves in view of the markets.

Mr. WILSON : If you could not supply all we wanted we should have to go further afield.

Mr. ROCHE : Certainly, that is so.

Mr. WHYTE drew attention to the fact that some of the Irish creameries sold all their own produce.

Mr. ROCHE : We cannot stop this. I do not think co-operative creameries in Ireland are selling much to societies on this side. If you look at it in this way, the prices paid by other buyers are a good deal ahead of what co-operative societies will pay or can pay. The result is they will not bother with co-operative trade. The trade of the creameries referred to by Mr. Whyte is very small.

Mr. ANDERSON : Has Mr. Wilson any suggestion as to the mode of fixing prices ?

Mr. WILSON : I am afraid we cannot do this, as it all depends on circumstances.

Mr. ROCHE : This might be arranged by splitting the commission. We are satisfied to work for a small commission, and I presume the Co-operative Wholesale Society is in the same position.

Mr. WILSON : We only want a small profit.

Mr. BARBOUR : I think this is now a question for Mr. Wilson to deal with.

Mr. WILSON : I do not think we can get any further on this question this morning. I shall have to go into details with my people in Ireland. I think something will come of it.

Mr. SADD : Can you not undertake, providing things were equal, to place half your trade in Ireland as a standing order with the Irish Agency Society ?

Mr. WILSON : We have a number of creameries in Ireland. We must clear the productions of these first. They are a decreasing number.

Mr. ANDERSON, in regard to a remark previously made by Mr. Wilson, stated that he did not think the demand for Irish butter was weakening in competitive trade. It might be that the co-operative societies were not getting the pick of Irish produce. If the proposed arrangement with the Irish Co-operative Agency came to anything, the quality could be arranged.

#### EGGS.

Mr. WILSON : Our trade in eggs is something under £200,000 annually, all told, and 75 per cent of that amount will be Irish eggs. We have our own depôts. We buy very few Irish eggs in the open market. I do not think any arrangement can be come to as regards eggs.

Mr. ANDERSON : Did you try Irish eggs graded and packed ?

Mr. WILSON : We packed them ourselves.

Mr. BARBOUR : I think the Irish Wholesale Society sells a good deal of eggs to the Scottish Co-operative Wholesale Society.

Mr. SMITH : We do not sell much to distributive societies in England, and nothing to individual societies in Scotland. The Scottish Co-operative Wholesale Society does not take all we could give it. We have an agent in Glasgow to whom we send stuff. If he is left with some eggs over, he places them, and possibly some get into the hands of individual co-operative societies in this manner.

Mr. McCALLUM : So far as we can we are helping the agency. We cannot take all the eggs because we have a place of our own in Enniskillen, but as far as we can we assist the agency. We cannot bind ourselves down in any way, but we do our best.

Mr. BARBOUR : I think the Irish eggs are getting to the Scottish Co-operative Wholesale Society very well.

Mr. BROWN : I think the tendency ought to be to link the consumer and producer together in a co-operative spirit, and the Co-operative Wholesale Society should look upon the Agency Society as being its agents. No one more than the Co-operative Wholesale Society can help to raise up the Irish egg trade to its own requirements.

Mr. WHYTE : We have had a depôt at Enniskillen for 25 years. We control an egg trade of £100,000 a year. Recently the Irish Agricultural Wholesale Society has come along and established a depôt there. I think a little more consideration might have been shown. There is any amount of field in Ireland to develop this egg trade, instead of planting depôts where depôts of the Scottish Co-operative Wholesale Society already exist.

Mr. SMITH : We are not our own masters. The local societies in that district had a conference, and insisted on the Irish Agricultural Wholesale Society establishing a depôt at Enniskillen, not for eggs alone, but for manures, feeding stuffs, &c. We must do as our shareholding societies instruct us.

Mr. ANDERSON : I think we had better leave this much-debated question alone. I would rather the meeting considered how far it might be possible for them, without sacrificing anything commercially at all, to help the organisations in developing this egg trade so valuable to our country. It would be a good thing if the Wholesale Societies, without making any sacrifice, would give us their orders as far as they can.

Mr. WILSON : Does Mr. Smith come into conflict with our representative in the North of Ireland ?

Mr. SMITH : The managers of the local societies probably do come into conflict.

Mr. WILSON : The total trade of the Co-operative Wholesale Society in eggs is £300,000, of which about £180,000 is in the Manchester district.

Mr. BROWN : I take it that in the bulk of the English egg trade done by the distributive stores the eggs are purchased by the stores direct and not through the Co-operative Wholesale Society.

Mr. WILSON : Yes.

Mr. SMITH : How about the quality of the Irish eggs ? We are following the Danes in the matter of grading and testing.

Mr. WHYTE : As far as the quality is concerned, I do not think you can beat the Irish eggs, provided you can get them in condition.

Mr. WILSON : The great difficulty with the Irish eggs is the receiver. He buys them from the farmers fresh enough, but holds them back for a rise.

Mr. ROCHE : We tried marking the eggs in Ireland, but had to give it up.

Mr. WILSON : The best egg on the market is the Irish, when it is fresh, but the Danish egg has the reputation of being the freshest.

Mr. BARBOUR : The question is how are we to get the eggs from Ireland through co-operative channels to the co-operators.

Mr. SADD : Mr. Mastin has studied the question generally. Has he not any scheme of dealing with the agricultural produce ?

Mr. MASTIN : You must leave me out where Ireland is concerned. That is not my province. Ireland and England are quite distinct.

Mr. BROWN : England and Wales must stand absolutely on a separate basis to Scotland and Ireland as regards eggs.

Mr. WILSON : Very few English eggs pass through the Co-operative Wholesale Society. Societies like to buy locally. Many societies have farmers, who are members, bringing produce in ; also many societies have collecting stations taking in some thirty miles radius. The English egg trade is really a local trade. You would probably kill it with carriage if you brought it to a centre, and also deteriorate the quality by delay.

Mr. BROWN : I think the Co-operative Wholesale Society and the producers are agreeable that the English and Welsh trade might be left in the hands of the local societies.

Mr. ANDERSON : As regards the killing of trade with carriage, all you

have to do is to place your order with the federation, and the eggs can be sent direct to the consumer.

Mr. HARRIS : There are certain districts in England where organisation would be necessary in the collection of eggs.

#### PIGS AND POTATOES.

Mr. LOBB : Are the organisations sending pigs to the stores ?

Mr. BARBOUR : Not from Ireland.

Mr. ANDERSON : I should like to point out that potatoes are being grown in Sligo and Co. Cork. The production would be increased if there was a demand.

Mr. MASTIN : We do not do much with Irish potatoes. There are too many potatoes in England at the present time. If the seed potato is handled by any of these organisations I shall be glad if they will write me saying where the stuff is, and under what conditions it is packed. I shall be pleased to bring it to the notice of our societies.

#### POULTRY.

Mr. BROWN : We have been making inquiries in regard to poultry, and one or two large distributive societies have mentioned to us the price at which they were buying Irish geese and turkeys. We did not see the stuff, but the point which struck me was that at the present time probably the Co-operative Wholesale Society is not handling a very high grade of Christmas stuff.

Mr. WILSON : You are wrong.

Mr. BROWN : Then you get them far too cheaply.

Mr. WILSON : We have had to pay very dear prices for Irish turkeys this year. We have had to pay as much as 11d. per lb. for 9lb. turkeys in Ireland. These were bought direct from farmers in Ireland.

Mr. ROCHE : Let me assure you that you are not the only people who had to pay this price. This has been an exceptionally dear year for turkeys.

Mr. MCCALLUM : Might I ask whether the organisations are in the same difficulty as the Co-operative Wholesale Society as regards keeping farmers to their contracts ?

Mr. ANDERSON : Yes.

Mr. ROCHE : I may say that after Christmas I bought turkeys for 6d. per lb.

Mr. WILSON : If orders were placed with you, Mr. Smith, for turkeys at Christmas, would you be prepared to carry them out ?

Mr. SMITH : Yes.

Mr. WHYTE suggested that attention should be paid to straw for egg packing purposes.

Mr. SADD : I should like to know whether the Wholesale is prepared to take pigs, sheep, or bullocks, alive or dead ? We have a large quantity to dispose of.

Mr. McDONALD : We wrote to Mr. Sadd making inquiries as regards live stock, and received no reply.

Mr. SADD : The matter was brought before our pigs committee, and we found that the cost of carriage to Scotland was too much. It would not pay us to send so far. We certainly sent a reply to your letter.

Mr. MASTIN : As a matter of fact, the English Co-operative Wholesale Society has no department dealing with live stock, but it could be an easy development of the department which is in existence, and if the suggestion which, I believe, Mr. Harris is about to make is adopted by the meeting, I think we might be able to arrange matters.

Mr. HARRIS : Mr. Sadd will propose the resolution.

Mr. SADD : The resolution which I have to propose reads as follows :—

That the Co-operative Wholesale Society be asked to establish a department, upon which the agricultural co-operative movement shall have adequate representation, for the marketing of the produce of small holding societies in England and Wales in the first instance, and subsequently, where found feasible, for dealing with agricultural produce generally.

Mr. MASTIN : Will Mr. Sadd explain what is meant by adequate representation ?

Mr. SADD : You see, the prices, &c., would have to be left entirely to this department. It would be a Co-operative Wholesale Society department, and we think we should have fair representation in order that we can place our case before it on equal grounds. Most of the goods would be perishable and would have to be dealt with at once, and this body which we ask you to create will have to arrange the prices, and we want adequate representation in order that our societies may have a voice.

Mr. MASTIN : That means that these small holders are to be federated, and that this federation is to be represented on this body ?

Mr. SADD : There might be more federations than one, and each federation would want to be represented.

Mr. MASTIN : As I understand it, it amounts to this, that in the various districts there is to be a kind of committee, with which the Co-operative Wholesale Society's representative will be in constant touch.

Mr. SADD : We have our small holders linked up into a society, the various societies linked together into a federation, but this body which we want you to form would be in direct communication with the Small Holdings Society, as the Small Holdings Society is represented on the federation, and the federation would be represented on the body.

Mr. MASTIN : So it would be a piece of machinery in order to get into touch with the Co-operative Wholesale Society ?

Mr. SADD : We are not going to establish any further machinery to take away any additional profit. We have the machinery already, and where we have not got it we are now forming it.

Mr. MASTIN : Personally, I think this resolution forms a basis of some arrangement, and I have great pleasure in seconding it.

Mr. HARRIS : I suppose agricultural societies would not be debarred from approaching that association ?

Mr. MASTIN : Will Mr. Sadd approach societies in competition with this department ?

Mr. SADD : If the department can deal with our cattle and corn, we will not go to individual societies, but, in the meantime, we must dispose of our produce.

Mr. MASTIN : These small holders will not raise cattle, so that cattle, as regards this resolution, are outside the question ; as regards anything which these small holders grow, and for which the Co-operative Wholesale Society through this new department will attempt to find a market, I suppose neither Mr. Sadd nor anyone else will come into competition.

Mr. SADD : Certainly not ! If you take the whole of it we do not want to go anywhere else.

The resolution proposed by Mr. Sadd, and seconded by Mr. Mastin, was carried unanimously.

Mr. THOROLD : We have four allotment societies affiliated to our society. It will mean an important development when we can sell their produce for them direct to the Co-operative Wholesale Society. We do a good deal of trade with them in seeds and so on, and we shall be in a position to advise them what to grow.

Mr. SADD : I take it that the small holdings societies can buy the seeds through the Co-operative Wholesale Society.

Mr. MASTIN : I see no reason why the Co-operative Wholesale Society should not supply them with all their requirements, and move all the produce which they grow. A working arrangement with an existing society is perfectly feasible. If the produce of these allotment holders is ready for the market it cannot be held over ; it must be moved, and it will be one of the objects of this department to find an outlet for it.

Mr. HARRIS : Would it be possible for Mr. Mastin to let us have some idea of the lines on which this department would be worked ? This should be done almost immediately, as our societies are demanding that some organisation should be started forthwith. We are holding our hand until we see what arrangements can be come to here.

Mr. MASTIN : If Mr. Harris could send to Mr. Brodrick a list of small holdings societies which will be affected by this resolution, so that such list, along with this resolution, can be brought before our committee, it will help towards a more prompt reply. Of course, I do not know what my committee will think of this resolution, but I see no reason why it should not become a big thing between the two movements. I see no difficulty at all in the matter.

Mr. PRESS : Will the resolution just passed apply only to the Manchester area ?

Mr. MASTIN : No, it will apply to England and Wales.

**MILK.**

Mr. MASTIN : The Co-operative Wholesale Society has no milk department. The societies make their own arrangements direct with the farmers.

Mr. HARRIS : Mr. Reynolds' society has a very satisfactory arrangement with the Stratford Co-operative Society, supplying it with milk at the rate of 1,400 gallons per day.

**CORN.**

Mr. SADD : There has been no mention yet of corn.

Mr. BARBOUR : I take it we cannot go into all the details now. This will be a matter of arrangement between the two movements.

A vote of thanks to Mr. Barbour for presiding at the meeting was then passed, and the proceedings terminated.

**MEETING OF CONFERENCE.**

REPORT OF PROCEEDINGS OF THE CONFERENCE CONVENED BY THE UNITED BOARD IN ACCORDANCE WITH THE RESOLUTION PASSED AT THE NEWCASTLE-ON-TYNE CONGRESS, MAY, 1909.

The conference was held on Thursday, March 10th, 1910, on the premises of the Co-operative Wholesale Society, at Manchester, and commenced at 10-30 a.m.

**PRESENT :—**

Representing the Co-operative Union :—Messrs. S. Fairbrother and D. McInnes.

Representing the Co-operative Wholesale Society :—Messrs. J. E. Johns and G. Thorpe.

Representing the Scottish Co-operative Wholesale Society :—Messrs. R. Stewart and J. Wilson.

Representing the Joint Board for Agricultural Organisation :—Mr. H. Barbour.

Representing the Joint Board for Agricultural Trade :—Mr. A. H. Sadd.

**ABSENT :—**

Rev. T. A. Finlay (Joint Board for Agricultural Organisation) and Captain L. A. Bryan (Joint Board for Agricultural Trade).

There were also present : Messrs. R. Macintosh (Scottish Co-operative Wholesale Society), J. Nugent Harris (Agricultural Organisation Society), and R. A. Anderson (Irish Agricultural Organisation Society); Messrs. J. Mastin and L. Wilson (buyers of the Co-operative Wholesale Society) were also present.

Mr. D. McInnes in the chair.

The CHAIRMAN stated that a meeting of the sub-committee, appointed by the conference, had been held that morning, and he called upon the acting secretary to read a summary of what had taken place.

REPORT OF PROCEEDINGS OF THE SUB-COMMITTEE (APPOINTED BY THE CONFERENCE ON THE "RELATION OF AGRICULTURE AND DISTRIBUTION IN THE CO-OPERATIVE MOVEMENT"), AT A MEETING HELD AT MANCHESTER ON THURSDAY, MARCH 10TH, 1910.

PRESENT :—

Messrs. D. McInnes, G. Thorpe, R. Stewart, H. Barbour, and A. H. Sadd.

There were also present the secretaries of the various organisations, viz. :—Messrs. R. Macintosh, J. Nugent Harris, and R. A. Anderson.

Mr. D. McInnes in the chair.

Mr. McINNES explained that this meeting had been convened for the purpose of considering the report of the meeting of experts, and any resolutions which had been passed by the bodies concerned, and deciding upon some programme to be submitted to the meeting of the conference which would be held at 10-30 a.m. Mr. McInnes then called upon Mr. Thorpe to place before the meeting the conclusions come to by the English Co-operative Wholesale Society.

Mr. THORPE: The grocery committee of the Co-operative Wholesale Society has given great consideration to this question, and the conclusion they have arrived at has not been biased in any way by their bitter experience in Ireland. We have had before us the resolutions passed at the meeting of experts. There are two principles embodied in the resolution, first, that an agricultural department should be established by the Co-operative Wholesale Society, and, second, that the agricultural movement should have adequate representation. This was very much debated by the grocery committee, the meeting lasting five or six hours. As a result the committee arrived at a conclusion which puts us pretty much in the same position we were in before. I should like to point out that the grocery committee, as well as the General Board, have every sympathy with the agricultural movement, and are desirous of entering into close relations with it, but we must feel our way and we do not want to commit ourselves to any policy which is not justified by experience. We do not want to enter into anything which would be disadvantageous to either party. The resolution passed by the grocery committee reads as follows :—

That, having regard to the rapid growth of agricultural organisations in various parts of the country, we deem it desirable to encourage as far as possible the establishment of trading relations with them. That, for this purpose, instructions be given to the heads of departments concerned to give special attention to the development of the trade in agricultural requisites and produce, and, if possible, to extend business relationships with existing societies.

This is a sympathetic resolution which we hope will prove something different in the end. What is to be done is for your experts to get into communication with our experts, and see what can be done in establishing trading relations. We had a very interesting report from the Eastern

Counties Farmers' Association showing what they could do in regard to supplying cattle. Up to the present time we have not dealt with cattle, but we have now appointed a practical butcher to manage a frozen meat department with a view to establishing a cattle department, and the first conference was held at Newcastle on Saturday last calling societies together with a view to forming an association by which we can deal with the Eastern Counties or any other association of farmers in the United Kingdom. We have given definite instructions to our buyers to assist you as far as possible, and no doubt the experts on both sides will be able to come to satisfactory terms. I can assure you there is a strong desire on the part of the Co-operative Wholesale Society's Board to help the agricultural movement, but we can only do it on certain lines. Be assured of this much, we want to do all the business we possibly can with you. If we get this cattle department formed, no doubt we shall be able to do a large trade in cattle.

Mr. MC.INNES : The statement made by Mr. Thorpe has the approval of the Co-operative Wholesale Society's Board. It resolves itself into this, that the Co-operative Wholesale Society's Board do not commit themselves to any distinct policy, but they are prepared to let a policy grow into shape as an outcome of experience. There is a keynote of sympathy throughout toward the efforts put forth by the Agricultural Associations.

Mr. SADD : Do I take it that the Co-operative Wholesale Society intend to establish a cattle department shortly ?

Mr. THORPE : As soon as we can. We are trying it at Newcastle first.

Mr. SADD : Shall you have dépôts or abattoirs in the country ?

Mr. THORPE : Not yet. We have appointed a practical butcher to deal with the matter.

Mr. SADD : We have been trying to sell wheat at Silvertown Mills, without success. It has nothing to do with price, the price has not been asked. They tell us they have bought it elsewhere.

Mr. THORPE : Silvertown Mill comes under the productive committee. If price and quality are all right, they will probably deal with you next time you go to them.

Mr. MC.INNES : It should be clearly understood that the productive committee which controls the mills is distinct from the buying and selling committee, which Mr. Thorpe has been acting upon. This committee has had no participation at all in preparing the policy which Mr. Thorpe has indicated.

Mr. BARBOUR : I understand the directors of the Co-operative Wholesale Society do not intend to establish a department such as we requested for the present.

Mr. THORPE : That will come as experience increases.

Mr. STEWART : Would it not require an alteration of rule to allow of the agricultural movement being represented on the Wholesale Committee ?

Mr. THORPE : No ; I think not. The agricultural movement would

not be represented on the Wholesale Committee, but on a committee specially formed to deal with the question of agricultural produce.

Mr. HARRIS: They would only be there in a consultative capacity. They would have no voting power.

Mr. THORPE: The scheme could be carried out without an alteration of rule.

Mr. HARRIS: As regards trading between agricultural co-operative societies and distributive societies I take it there would be no objection to direct trading. That will go on as at present.

Mr. MC.INNES: I do not think either side could stop it.

Mr. STEWART: It would be very unseemly to have overlapping, but it cannot be stopped.

Mr. SADD: Although the original scheme has fallen through, would it not be possible to establish a committee upon which both the agricultural and distributive movements could be represented, to act as a sort of adjustment committee? There might at some time or other arise friction which could be brought before this committee for settlement.

Mr. MC.INNES: I think something of the kind could be done.

Mr. HARRIS: I understood in the early stages of our conference that it was the intention to make the conference a permanent body. Would not the conference act in the capacity which Mr. Sadd has just mentioned?

Mr. MC.INNES: The conference came into existence owing to a resolution of the Congress at Newcastle. It will have to make its report to the next Congress. When the report is presented it will be open to any party to this conference to propose a resolution recommending the reappointment of the conference.

Mr. STEWART: It might be a very good thing to continue this committee. We have nothing to lose and I think we have everything to gain. Could it not be a recommendation to Congress?

Mr. MC.INNES: It is not an unusual thing for a committee to ask for its existence to be continued.

Mr. STEWART: In Scotland, we do not stand in the same relation to the societies as you do here. The farmers are beginning to talk about it in Scotland, but nothing definite has been done as yet. I think, by continuing this committee, we might get a good deal of information. We are looking after the consumers' interests, and the other side are looking after the interests of the producers.

Mr. THORPE: There can be nothing lost and a good deal gained by continuing this committee for another twelve months.

Mr. ANDERSON: Would it be this sub-committee or the body originally elected?

Mr. MC.INNES: It would be the conference.

Mr. ANDERSON: Of course the sub-committee would continue in existence.

Mr. MC.INNES : I do not think the conference would desire to change the *personnel* of the sub-committee, but, of course, they might do so.

Mr. ANDERSON : I was going to add that many other questions may arise which are interesting alike to all of us, and I think these questions can best be discussed and settled by the maintenance of such a body as this. In Ireland, recently, there is abundant evidence that the number of co-operative societies in rural districts is going to increase very rapidly. This is a matter of great importance both to the English and Scottish Wholesale Societies. We can get invaluable assistance and advice from the two wholesale bodies, and there is every reason for keeping this body alive.

The following resolution was then proposed by Mr. STEWART, seconded by Mr. THORPE, and carried unanimously :—

That it be a recommendation to Congress to reappoint this conference for another twelve months.

Mr. HARRIS : Are the buyers represented on the conference ?

Mr. MC.INNES : No ; they are called in when required.

Mr. STEWART : We have always power to call in the buyers to give information when necessary.

Mr. ANDERSON : There is a good deal to be said against increasing the number composing the conference. A larger number would necessitate increased expense in travelling. We can always call in experts when we require them.

This concluded the proceedings of the sub-committee.

After having heard the report of the sub-committee, Mr. JOHNS moved, and Mr. WILSON seconded, its adoption.

Mr. HARRIS : With regard to the point I raised at the meeting of the sub-committee as to overlapping, do you not think there ought to be some recommendation made that as far as possible it is advisable for the various organisations to prevent overlapping in trading transactions ? There is a danger of serious competition unless both organisations are prepared to control it as far as possible.

Mr. MC.INNES : I take it each organisation would exercise what moral influence it was possible to exert with a view to preventing overlapping. It is impossible to prevent it absolutely. We will do what we can morally to prevent it.

Mr. THORPE : I should like to know in what form overlapping will take place ?

Mr. HARRIS : Take Ipswich. You have a distributive society at Ipswich. We have an agricultural society. Certain transactions take place between the two. Is that to go on as before, or are these transactions to be sent as much as possible through the buyers of the Co-operative Wholesale Society ?

Mr. THORPE : It is purely a matter for your side to organise and prevent it.

Mr. HARRIS : Suppose one of your buyers approaches some of our societies, and not being satisfied with the manner in which he is treated as regards price, goes to farmers who might be members and encourages disloyalty.

Mr. THORPE : That is just a point which will find its own level. If you have a member whose transactions are solely governed by price he will find the lowest level, and you will have great difficulty in preventing it. All we can do is, as far as possible, to make conditions which will not make it profitable for him to do it.

Mr. HARRIS : We are building up trading federations in this country. You have your buyers. Would it not be possible to earmark a buyer for each district federation and let him approach the district federation in regard to all trading transactions. Take the Eastern Counties Farmers' Association, which was formed to link up the various societies in that area, the headquarters being at Ipswich. If your buyers who go into the Eastern Counties would first approach Ipswich Society, which represents our federation, and work through them as far as possible, I think it would minimise overlapping very considerably.

Mr. THORPE : If a buyer can do best by going to the federation he will naturally go there. You ought to make it worth our while going to these organisations.

Mr. STEWART : If the conference continues there will be ample time to discuss these details. The whole question depends entirely upon the condition of the market. What our agricultural friends ought to do in the meantime is to organise the farmers. Then, when they are stronger they can come back and let us know what position they are in.

Mr. Mc.INNES : As far as possible, on each side, we ought to do what we can to foster a spirit of co-operation. I know how difficult it is with both sides of the movement, and I think it is more difficult in the agricultural movement than it is with us on the distributive side, owing to the individualistic class they have to deal with.

Mr. BARBOUR : It seems to me we have a body established here where either side can table its grievances without having to wash dirty linen in public. I am very glad there is such a body, and I for one would rather settle our differences here by means of this body than go outside to do it.

Mr. JOHNS : I do not think there is likely to be any difficulty with the Eastern Counties Farmers' Association. I do not think we ought to anticipate difficulties in overlapping until they occur. When any difficulty arises, if it does, then will be the time to discuss it.

The resolution to adopt the report of the sub-committee was then put to the meeting and carried unanimously.

Mr. Mc.INNES : The report will have to be submitted to the Plymouth Congress. Is it the wish of the conference that the draft of the report be submitted to the members of the conference ?

Mr. WILSON : I move a resolution—

That the Co-operative Union be requested to submit a draft copy of the report to Congress to each of the members of this conference.

This resolution was seconded by Mr. BARBOUR and carried unanimously.

Mr. MCINNIS : Would it not be as well to make the suggestion that this conference, if it be continued, have periodical meetings at fixed times ? It would be a convenience to have the meetings fixed beforehand, and we might recommend that, provided the conference be continued, the meetings be fixed at the first meeting to be held after Congress.

This suggestion was unanimously agreed to.

Mr. ANDERSON : We asked the Co-operative Wholesale Society's Board, in the resolution passed at the last meeting, to form a department to deal with the produce of the agricultural societies and to give representation to those societies. They cannot see their way to carry out this suggestion at present, but I take it that, seeing they gave it such sympathetic consideration, the door is not actually shut against the proposal, and the day may come when such a department might, with advantage to the movement, be established. Would it not be possible for this meeting to reaffirm its opinion that such a department would be desirable when the time comes. It would give us, on the agricultural side, renewed hope and encourage us to go back and try to get our farmers into line. We feel how very imperfect our organisation is, but I think this meeting will agree that organisation would proceed more rapidly if there was a definite object to which we could point when we approach the farmers. If we could say, for instance, to our farmers in Ireland that there is practically an unlimited market for their produce in England and Scotland if price and quality are right, that the whole world is competing for co-operative trade, but that if they are willing to compete also they will find a willing buyer in the two great Wholesale Societies, we should, I think, be more successful.

Mr. THORPE : The Co-operative Wholesale Society's Board is always alive to developments on the lines suggested by Mr. Anderson, and it will lack no opportunity to give all the practical encouragement it possibly can towards the agricultural societies in the United Kingdom. The agriculturists of this country have an unlimited field to operate upon. All that the agricultural societies have to do is to make the quality and prices right and they will get the trade. We cannot trade on sympathetic lines, but, where conditions are equal, the agricultural societies of the United Kingdom will have the preference.

Mr. STEWART : So far as we are concerned we cannot commit our board to any definite lines of policy. It has already been stated at our meetings that, quality and price being right, we should help the agricultural societies by giving them trade.

Mr. THORPE : As soon as we have anything like an assured trade, a department to deal with that trade will be formed, and as soon as there is

sufficient trade for a department to be formed, you may depend upon it it will be formed.

Mr. ANDERSON: We are quite satisfied with that. We do not want you to form a department until we can give you the trade.

Mr. JOHNS: The Co-operative Wholesale Society's Board are all in sympathy with the agricultural movement. We have to compete in the open market, but if quality and price are equal then you will have all the support the Co-operative Wholesale Society can give you.

Mr. MC.INNES: Nothing remains for us to do but to report to Congress and ask for the conference to be reappointed.

Mr. ANDERSON: I should like to suggest that, if the conference is reappointed, we should meet once a year in Ireland.

Mr. STEWART: I should like to point out that Wednesday is the most convenient day for the Scotch representatives.

Mr. MC.INNES: Can we now fix the date of the next meeting of the conference, subject, of course, to Congress passing the resolution for re-appointment?

Resolved—

That, if Congress sees fit to reappoint this conference, the next meeting be held at Manchester on Wednesday, June 15th, at 9-30 a.m.

## XI.—FOREIGN CONGRESSES.

(See Report 45, page 126.)

THE FINNISH CO-OPERATIVE CONGRESS AND THE ANNUAL MEETING OF THE FINNISH CO-OPERATIVE WHOLESALE SOCIETY LIMITED, HELD IN KUOPIO, ON APRIL 10TH, 11TH, AND 12TH, 1909.

By F. A. CIAPPESSONI AND W. HEMINGWAY.

The deputation appointed by you, consisting of Messrs. Ciappessoni and Hemingway, left London on April 2nd, arriving at Kuopio at two o'clock p.m. on Good Friday, the last stage of the journey being a long railway ride from Abo through an entirely icebound country. We were met at Abo by Herr Husso, who speaks excellent English, and who acted throughout our stay in Finland as our guide and interpreter.

The meeting, which commenced at 9 a.m., on Saturday, April 10th, was the seventh annual meeting of co-operative organisations of Finland. Up to this year the meetings of representatives have comprised all the retail co-operative societies without exception. These representatives were all entitled to vote without rendering themselves liable to any obligations. The rules formulated last year at Abo have altered this, and the country is now divided into co-operative districts, and societies which contribute twenty penni per member—or, in other words, who are the members of the Union—have full powers of speech and vote,

the non-contributing societies being allowed the right to contribute to the discussions but not to sway the decisions by their vote.

We may add that it appears to us that the Finnish co-operators have taken the most intelligent view of the practice and organisation of co-operation in other countries, and they have the immense advantage now of an excellently co-ordinated scheme which practically embraces a Co-operative Union, a Women's Guild, the retail societies, and a Wholesale Society, under one control.

The meeting commenced by the appointment of chairman and other officials, after which your representatives and the delegates from other countries were formally introduced to those present.

The next business was a review of the Finnish co-operative movement, presented by Herr J. Roos, an official of the Wholesale Society. This speech showed the marked difference that appertains in discussion in Finland to that which we are used to here. We were assured the speech was received with appreciation and satisfaction by the meeting, but it was listened to in absolute silence, unpunctuated by applause, nor marked by a single interruption.

The next business was the consideration of the desirability of the foundation of a Fire Insurance Company. This is a matter of serious import in Finland as the buildings in the country are almost invariably built of wood, and destructive fires are very common. Like ourselves, the co-operators there have their troubles with the directors of private enterprise, the fire insurance companies, influenced by them, being unwilling to take co-operative risks at normal rates. The plan formulated was adopted by the meeting, and it will be carried out by the accountant's department of the Wholesale Society.

Following this, Dr. Hans Müller's paper on "International Co-operation" was read and received.

At this point an adjournment of the meeting took place, and the members availed themselves of the opportunity of visiting the new museum, which is a handsome building containing a very interesting, but not very valuable, collection of exhibits.

After dinner the meeting reassembled to receive the speeches of the foreign visitors. Your representatives conveyed the greetings of British co-operators, giving a short outline of the origin and development of co-operation here. We wished them, on your behalf, godspeed in their work, and congratulated them upon the immense strides they had made during their short existence. When we had finished, for the first time the delegates encouraged us by a good round of applause. Mr. Hemingway presented the two volumes of the "Co-operative Annual," and they were received with evident pleasure, and the gifts were gracefully acknowledged by the recipients. Each of the representatives from other countries also addressed the meeting and likewise were very warmly received.

At the termination of this pleasant interlude, the meeting again set to business, the next item being the consideration of the position of women in the movement. They were determined to form a Co-operative Association of Women, which will in a great many respects resemble our Women's Guild, but which will not, like our guild, be independently controlled.

After consideration of the alterations to be made in the district rules, suggested by the Tampere Society, the delegates, whilst not opposed to the recommendations, did not adopt them, as the meeting considered the proposals premature.

The first day's proceedings then closed.

On the 11th, at nine o'clock, the meeting resumed its deliberations, and a most important paper was read on the necessity of all retail societies becoming members of the Wholesale. There are, at present, 450 retail societies that take advantage of the Finnish Wholesale, whilst only 115 are members of the organisation. It was urged that a strong propagandist effort should be made to remedy this, and it is confidently anticipated that during the next year a great many societies will federate with the Wholesale.

The next item showed that the Wholesale will, in future, endeavour to restrict credit trading, this evil finding a place in Finland as in most other countries.

The next part of the programme was of a simple but interesting nature. The undergrowth of forests in Finland produces an immense quantity of berries, called Whortleberries, which appear to be somewhat relative to our English Bilberry. These berries have been exported in an irregular way in great quantities, and the proposal is to establish a co-operative society to deal with the matter more satisfactorily. This society would not necessarily deal with berries alone, but might ultimately organise the collection and export of other produce, such as meat, birds, furs, &c. This proposal was not submitted for the first time; it has been considered before, and the idea has been favourably received, and will, in all probability, be carried out.

At this stage we adjourned and drove in sledges to the summit of Puijo, a forest-clad hill about two miles from the town. A tower is built there, from the summit of which we beheld a panorama of icebound lakes and islands, innumerable and unapproachable in their beauty.

After dinner a practical discussion took place concerning the half-yearly closing of accounts. It is deemed advisable that the Wholesale Society and the retail societies should simultaneously close their books on the 30th of June and the 31st of December. The great advantage of an arrangement like this is evident, and we were surprised and pleased to be told that this much to be desired system is likely in a very short time to be universally adopted.

After discussing the programme for next meeting, Helsingfors was unanimously agreed to as the *rendezvous* for 1910, and a most useful and a most enthusiastic Congress came to an end.

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#### REPORT OF THE NORWEGIAN CONGRESS HELD AT CHRISTIANIA, MAY 18TH TO 20TH, 1909.

By MR. J. SMITH.

According to appointment, I attended on your behalf the Congress of the Norwegian Co-operative Union, held at Christiania, which opened on the 18th May and extended to the 20th of that month. Messrs. Deans

and Marshall, of the English Co-operative Wholesale Society, accompanied me. We reached Christiania on the 17th, and the President of the Norwegian Union met us at our hotel in the early morning. Along with him was Mr. Wielgolaski, the Union Secretary, and the French, Danish, and Swedish delegates, with whom we were soon on a communicative footing. At the opening of Congress, which met in the Mechanics' Institute, or something resembling such institutions as ours, there was an excellent gathering of about 80 delegates, including those of the countries named. It was opened at 8 a.m. each day, and continued, with two short intervals, until 8 o'clock at night, after this up to midnight being occupied by hospitalities to the delegates.

Mr. Dehli was the president on the first day. In his address he spoke of the development of co-operation in Norway, showing that the Union—which is also the Wholesale Society—consisted of 50 societies. He referred in praiseworthy terms to the assistance and advice given by our own Union, and his meetings with foreign co-operators. He gave a very hearty welcome on his Union's behalf to the visitors, and called upon the British delegates first. As your representative I was the first speaker, Mr. Deans of the Co-operative Wholesale following. I assured them of the interest of Britishers and of their readiness to assist any who required information or advice, besides promising, in your name, a welcome to any who might visit our Congress or wish to make an investigation into our methods and phases of development. It had been stated in our "News" that a party of Norwegian students were intending to make a tour of Great Britain and Ireland for this purpose, but we afterwards learnt that some difficulties—financial mainly—had interfered, and thus prevented the visit.

I also told them we were conscious of certain failings in our own movement, principally in regard to agriculture, but with which foreign co-operators had been successful. We were however in a fair way of making up our deficiencies, and considerable stimulus had been given to the movement in this direction by the active interest of our Board of Agriculture and their friendliness to co-operation. In production I tried to show them, by quoting our general secretary's useful figures, that we were making rapid progress in providing, by co-operative society manufacture, for our needs and requirements generally.

It was interesting to me to find that many of the delegates understood and followed my remarks throughout, and Mr. O. Dehli proved an excellent interpreter to those who could not.

Mr. Marshall, of the Co-operative Wholesale Society, made the presentation of a "Wholesale Annual" to the president. This was much appreciated.

Mr. Baurault (France) followed with a speech similar to the one given at our own Congress, and the Swedish and Danish delegates also spoke.

Most important on the Congress programme was the proposal of the Storting to tax the profits of co-operative societies.

Many questions was put to us by the Norwegians respecting our position on the matter. We learnt that *all wage-earners* are taxed both for municipal and national purposes on their earnings. The resolution carried pointed this out, and

showed that the societies were not working for profit but were only co-operating for their economic good, and should not, therefore, be specially taxed.

Nearly the whole of the second day was occupied by the revision and alteration of rules. One rule which was agreed to compels each society to purchase a copy of their monthly journal, "Kooperatoren," for each of their members.

There was a good feeling shown towards the International Alliance, but it was afterwards stated that as many of the delegates were managers of their respective societies, there was not always that approval of the higher objects of the movement, and the "Alliance" did not pass without expressions of doubt as to its utility.

Many, however, of the delegates were intensely desirous of strengthening the "Alliance," and strongly approved the educational aspects. We were asked to keep them acquainted with our doings, and to report any new developments in distribution, production, or exchange, and a line on our educational work and propaganda generally would be appreciated.

That evening we were entertained to a supper, at Holmen Kollen, at which we pledged each other in various waters to eternal goodwill and brotherliness; and night, as we know it, did not fall in around us. Songs and sociability speeded the time, and it was early morning when we descended from the hilltops—for in every sense the spent hours had elevated our spirits and heightened our hopes concerning the great and world-wide movement we are proudly associated with.

On the third day of Congress the Danish delegate, Mr. Voigt, gave an address on "Agricultural Co-operation," and showed how his country has become of increased importance by close attention to the development of agriculture on grandly co-operative lines.

Following the session we were taken by boat to the village of Bygdo. Here was an exhibition of old-time Norway, and much information concerning its folklore and historic associations were pleasantly gathered. Several interesting photographs were taken, and we brought away some delightful recollections and pleasing mementos of the visit.

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## REPORT OF CONGRESS OF THE BOURSE SOCIALISTES CO-OPERATIVE DE FRANCE, HELD AT MONTHERME, MAY 30TH TO JUNE 2ND, 1909.

By MR. GEORGE BISSET.

As appointed at the March meeting of the Board I attended the seventh annual Congress of Socialist Co-operators of France, which was held at Montherme-Laval-Dieu.

May I be permitted to say that, although the French co-operators use the title socialist, I was unable to perceive any difference between the ideal the French co-operators entertain and that animating the great body of co-operators in this country. The French co-operators were as much opposed to State control of business as the most conservative of the British co-operators.

The Congress was attended by 300 delegates from the French societies, three from Great Britain (Messrs. McInnes and Pingstone, from the Co-operative Wholesale Society, and your humble servant from the Co-operative Union); there were also two delegates from Belgium and one from Hungary. The proceedings were very animated, and at times exciting, requiring the active interference of the President of the Congress to keep order. Although the procedure was different from that of the British congresses or conferences, I was very much impressed and pleased with the earnestness and enthusiasm of the delegates.

The Congress met in the hall of the boys' school which was decorated with streamers, bunting, and flags, and looked very attractive. At the opening session M. Laiche presided, and on the matter of chairmen a different method is followed from our procedure, in respect that a new chairman is appointed for every sitting of the Congress. At this first sitting, a statement was submitted giving the business done by the Magasin de Gros (Co-operative Wholesale Society) since its establishment in 1906. The overturn for that year was 220,915.48 francs, for 1907-8 315,776.92 francs, and for 1908-9 449,857.00 francs, which shows an increase for the three years of over 100 per cent.

After the reception of the foreign delegates, which was very cordial and enthusiastic, a paper was read by one M. Courel, of Paris, on the establishment of a co-operative bank. The reader of the paper advocated the establishment of a co-operative bank by the Magasin de Gros for the purpose of collecting and utilising the savings of the co-operators of France. This would not only enable the society to take over many of the productive societies and extend the business of the Co-operative Wholesale Society, but would save that society a considerable sum which was at present being paid to the ordinary capitalist bankers for the use of credit. The discussion over the paper was keen and spirited, and ranged round the question of whether the bank should be part of the work of the Magasin de Gros or a separate institution. The great majority of the delegates favoured the banking being taken up as part of the work of the Co-operative Wholesale Society.

The other questions discussed during the sitting of the Congress were the organisation of the industrial and agricultural productive societies, and the further development of the Co-operative Union, so as to embrace a larger number of co-operative societies. The paper on the question of the organisation of the industrial and the agricultural societies led to a very exciting debate. The feeling was very keen, and at times the chairman had considerable difficulty in keeping order. To assist him in this task he made vigorous use of a large bill, which he swung round his head in a very threatening manner, as if he intended to silence the interrupters by throwing the bill at their heads. The subject that raised all this feeling was an allegation that while the agricultural wine growing societies were pretending to be selling to the Co-operative Wholesale Society at the lowest price, it had been stated that these societies had been selling at a lower price to private individuals or capitalist firms. A further charge against the agricultural societies was that, while the societies expected to have a

preference with the Co-operative Wholesale Society, they did nothing to assist the Co-operative Wholesale Society to extend its business or to help in the creation of distributive societies in their respective districts. The decision that the Congress arrived at was that the Co-operative Wholesale Society should acquire the land for growing its own produce, and also factories for manufacturing its own requirements.

In connection with the Congress an exhibition was held in the Lower School, where boots and shoes, brushes, biscuits, and cakes, made by the Magasin de Gros, were on show. Plans were also shown of a co-operative village which it is proposed to erect in the Ardennes. The central feature of this proposed village was the co-operative store, or *Maison du Peuple*, which was shown to be surrounded by workmen's dwellings, to which are attached model gardens. The wine growing societies exhibited samples of their beverages, which, in the very warm weather, were very tempting.

On the third day the delegates were entertained to a fête in the Forest of Ardennes, where all the controversy of the previous days was forgotten, and where all joined to make the enjoyment as complete as possible. It would be almost impossible to surpass the beauty and strikingly picturesque natural scenery of the hills, forest, and water of the district.

On the fourth day, which was spent in Paris, the foreign delegates were conducted through the Magasin de Gros Wine Stores, at Charenton, and the biscuit factory, which has been recently started, and where great progress is being made.

On the fifth day the foreign delegates were received at the Hotel de Ville by the president of the Paris Municipal Council. The president received the delegates, who were accompanied by M. Longuet, and other French co-operators, in a very cordial manner. The president, who is himself a socialist and co-operator, in his speech of welcome, spoke very highly of the great importance of the co-operative movement in Great Britain, and especially of the value of the education that the movement was affording the working classes in the complex problems associated with the present industrial systems, and how these problems can be best dealt with. Mr. Pingstone replied on behalf of the delegates. M. Longuet, who acted as interpreter, conveyed to the president the thanks of the visitors. On the afternoon of the same day I attended a children's fête, where a very large number of children took part in rendering songs and giving recitations, all extolling the value of the co-operative movement.

In being able fully to appreciate the position the movement has attained in France I was handicapped by not knowing the language, but I saw enough to convince me that the movement has taken a strong hold on the sentiments of the French people, and that the very best men and women to be found among the working class are devoting themselves, with great enthusiasm, to the spread of the movement. Distributive co-operation, especially in Paris, is making rapid progress. In that gay city it is estimated that over 70,000 families are already connected with the different societies. In addition to the work done by the distributive societies, the Magasin de Gros has a boot and shoe factory where

over 80 people are employed, and where accommodation for double that number is being provided. A commencement has also been made in the baking department, and extensions are being carried on to enable the Magasin de Gros to supply the country depôts with the finest confectionery and pastry goods that can be made.

Altogether I was greatly impressed with all I saw and am exceedingly obliged to the United Board for permitting me to attend this Congress.

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## REPORT OF DANISH CONGRESS, HELD AT AARHUS, JUNE, 1909.

BY MR. A. W. GOLIGHTLY.

As per resolution of Office Committee, I joined Messrs. Warwick and Adams, of the Co-operative Wholesale Society, at Liverpool Street, and we proceeded on a most interesting journey to Aarhus in Jutland, in order to be present at the annual gathering of the Danish co-operators.

It was a great advantage to have two companions who had travelled considerably, and to have the benefit of their previous knowledge of Holland and Germany.

The journey was most interesting from getting on board the boat at Harwich, on Thursday, June 3rd, until we arrived somewhat tired at our destination on the following Saturday night.

En route we saw the Dutch people at work on their little homesteads, and I wish every British co-operator could see their remarkable industry—one needs this education to realise and to properly appreciate the teaching of Charles Wagner, in the "Simple Life." Order in industry, cleanly in method and appearance, comely, if quaint, in dress and habit, and, above all, a kindly attitude to strangers.

One has only to see to realise what a great future there is for South Africa in the fusion of the British and Dutch races.

It is not very difficult to find out the border lines on the Continent, the bustling Customs men of the Fatherland reminded us that we were in Germany, and must show our bags. We stayed at Hamburg for the night, and thus got a look at the German Liverpool—a most wonderful city, full of life and energy, business and bustle, quite up to, if not superior to, anything in this country of the same kind.

A red and white flag flying from almost every farmhouse we passed was the signal of again crossing a border line. We were in Denmark and we felt at home.

All along the line we could see the word "Co-operative" in much the same way as we see it here, but just a little differently spelt. In Aarhus we find the collecting centre for Jutland, and just outside (about five miles) we come to the Pelaw or Silvertown of the Jutlanders; it was a pleasure to feel here that co-operation is as firmly planted as in Britain, and still increasing. We were shown all over their factory by the manager (an English-speaking Dane), and their engineer (who had worked many years in England) spoke English well, and knew several engineers of my own acquaintance; the operations here being just

what we do at Silvertown, with the addition of ropemaking by Leeds machinery.

We were in our places early at Congress, and faced an audience of quite 1,300 delegates who met to discuss their problems in much the same way as we do.

To me the discussions were a blank, I do not know a word of the Danish language, but I was very much interested to watch the speakers and to note their earnestness.

The Finnish, Norwegian, German, and Swiss co-operators were all represented and we were all well received.

In the evening we were entertained at dinner and quite a number of speeches were made, including a short one each from myself and Mr. Warwick. The greatest good feeling and cordiality was extended to us, and personally I feel that nothing but good can come of these fraternal visits to other countries. It is not only education to those who are fortunate enough to go, but it must in the end result in good feeling amongst the workers of the world.

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## REPORT OF THE SWISS CONGRESS, HELD AT ZURICH, JUNE 12TH AND 13TH, 1909.

BY MR. J. C. GRAY.

For the twentieth time representatives from societies comprising the Swiss Co-operative Union met together in Congress. The gathering was much more numerous than ever, the delegates flocking in from all parts of the country.

There were 407 delegates present, representing 305 societies. There were also numerous representatives of other countries, so that the magnificent Tonhallè, where the meetings were held, was well filled.

Three sittings of the Congress were held. The first business was the presentation of the annual report, on which there was some discussion.

A resolution recommending additions to the fund for a holiday home was passed.

The next business was the consideration of new rules for the Union, to be adopted in place of those which were then in operation.

Dr. O. Schär, the secretary, explained the object of the alteration of rules, and they were subsequently adopted.

The most essential difference between the old and the new rules is that the secretarial department now ceases to form an independent section of the Union. Whereas the central and the office as co-equal departments formerly came under the jurisdiction of two committees, they are now to a certain extent merged in one, and are subordinate to an administrative commission. The foreign delegates took part in the proceedings, and were received at a social meeting in the theatre on Saturday evening, June 12th. This theatre had been engaged by the local society for the occasion. Mr. U. Meyer presided over the meeting, and Mr. Perrenoud acted as translator for those representatives who could not speak the language of the country. The following representatives spoke on behalf of

their various countries:—Messrs. Broberg and Petersen, Denmark; Messrs. Seifurt and Hübner, Germany; Mr. Lavonius, Finland; Mr. Nast, France; Mr. J. C. Gray, Great Britain; Messrs. Wilkins and Hayhurst, Great Britain; Mr. Van de Mandere, Holland; Mr. Hacke, Austria; Dr. Totomianz, Russia.

The Congress of 1910 is to be held in Lugano.

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REPORT OF THE GERMAN CONGRESS, HELD AT MAYENCE,  
JUNE 14TH TO 16TH, 1909.

By MR. J. C. GRAY.

The representatives of German co-operation assembled this year "in Golden Mayence" to take counsel together, and by solving some of the problems which confront them, gather inspiration for renewed activity in the future. Prior to the Congress business proper, meetings were held of the Board of Management, the United Board, and the Central Union officials, and on the morning of the 14th June, the second general meeting of the Pension and Benevolent Fund of the Central Union was held. The latter was attended by 74 delegates. First of all, Herr Kaufmann, general secretary, reported on the progress of the fund from January 1st, 1906, to December 31st, 1908. At the end of this period 125 societies were on the books, comprising 3,527 individual members. During the past year the income was £16,962 from contributions, and £1,094 from interest on investments. The assets of the fund amount to £37,215. After adoption of the balance sheet, the meeting resolved to empower the committee to grant to co-operative organisations mortgages and loans of reasonable amount, at a low rate of interest, for the purpose of building and equipping Holiday Homes, and further, to devote £500 annually out of the fund for the assistance of needy members who require a "cure" to prevent premature physical disability.

A large number of delegates turned up at the opening of the Congress at 7 p.m. on June 14th, in the tastefully decorated large hall of the Stadthalle. Herr Radestock opened the proceedings. After the election of officers, a bugler corps from the platform delighted the assembly by a musical performance, after which Herr Radestock delivered the inaugural address. He welcomed the delegates, the foreign visitors, and the representatives of the authorities. Burgomeister Schmidt attended to represent the Municipality, and the Chamber of Commerce had sent Herr Bamberger (Council of Commerce). Burgomeister Schmidt rose to bid them all welcome within the city walls.

Herr Bauer (Mayence) welcomed them in the name of the Mayence Distributive Building and Savings Bank Co-operative Society, and concluded by hoping that after the day's toil they might spend some pleasant hours in gay old Mayence.

Herr Hansen (Copenhagen) offered the greetings of Danish co-operators and sketched the progress of co-operation in Denmark, and desired for Germany an equally intensive co-operative development.

M. Alfred Nast represented the French co-operators. He brought the greetings of the neutral French societies and deplored the friction within their national movement.

Mr. G. Woodhouse and Mr. H. Murphy conveyed the best wishes of the English and Scottish Co-operative Wholesale Societies. Mr. J. C. Gray spoke in the name of the British Co-operative Union; his remarks, like those of the previous speaker, bore mainly on universal peace, and emphasised the point that between co-operators no disunion or quarrel existed. The assurance of peaceful sentiments and the repudiation of any thought on international war and discord were acclaimed by the audience with loud applause.

Further greetings were brought from the Dutch Co-operative Alliance by Dr. Elias (Under Secretary of State).

From the Austrian Co-operative Union by Herr Wilhelm.

„ Finnish Co-operative Wholesale by Herr Alain.

„ Russian Co-operative Union by Herr Sellheim.

„ Swiss Co-operative Union by Herr Maag.

The Russian representative, Dr. Totomianz, outlined a very striking picture of the movement in his country. He spoke of the great progress made there, and invited the German Union to send delegates to the next all-Russian Co-operative Congress.

A short speech by Herr Bauer, representing the General Commission of German Trade Unions, brought the exchange of greetings to a close. In the name of his commission, and of the various trades union delegates present, he thanked the Congress for the invitation extended to them, and emphasised the community of interests uniting the co-operative and the trades union movements.

The whole of these speeches were listened to most intently by the Congress, and were punctuated with loud applause.

The mission and the aims of the International Co-operative Alliance were stated by Dr. Müller (Zurich) secretary of the Alliance.

The various points of his paper were greeted with marked approval. No discussion was desired and the matter ended.

The next day, June 15th, was the first principal day of the Congress. Herr Radestock presented the committee's and Herr Kaufmann the general secretary's reports. Both gentlemen referred to their printed reports and made supplementary and explanatory remarks. According to Herr Kaufmann's report, the German Union is now composed of 1,068 societies with a membership of about a million, and the turnover of approximately 17½ millions sterling. Exceptionally favourable is the report on the Union's productive works, whose output has grown in value to 2½ millions. The net profit of the Publishing Institute in 1908 was £3,050, labour and wage conditions here are most exemplary. The Insurance Section of the Publishing Institute protects 169 societies against fire, 42 against burglary, 293 against accidents, and 216 against trading liabilities. The sum assured is roughly £850,000 altogether. The commencement is satisfactory, but this section is capable of further expansion. The profits on insurance do not flow into the coffers of the Publishing Institute, but are devoted to general

co-operative purposes. In the autumn of this year a legal department will be formed, the cost of which it will be possible to defray almost entirely with the surplus from the Insurance Section. In conclusion, Herr Kaufmann entered into statistical details of the movement, deplored the receipts from the Annual and Directory, and moved a resolution calling upon the Government to keep regular statistical records on co-operation, the resolution to be forwarded to the Government and members of the Reichstag. This resolution, put forward in the name of the Management and Board of the Central Union, was passed unanimously.

The subsequent items on the agenda for that day were papers—1st, by Dr. Müller, on "Producers: Cartels v. Organisation of Consumers." 2nd, by Herr Kaufmann, on "The Progress of the Benevolent Pension Fund." 3rd, by Herr Kretschmer, on "The Formation of Co-operative Holiday Homes."

The latter urged societies whose means permit to regard it as their social duty to provide facilities for cheap and healthy holidays for their servants. For this purpose holiday homes financed by mortgages out of the "Benevolent and Pension Fund" would serve admirably, but the formation of such homes must be carried out by the individual societies. A resolution embodying these recommendations was put to the meeting and passed unanimously. This ended the day's business.

The business of the second principal day was commenced by Herr A. von Elm with his paper on the "Revision of the Tariff Arrangements with Bakers' and Carriers' Unions" (union of workers in the carrying trades). The speaker dealt in detail with the circumstances which necessitated the revision of the tariffs, and instituted comparisons of the conditions of work and wages between co-operative and private undertakings. His remarks were to the effect that societies must realise the importance of introducing model conditions of work and wages in their establishments. The new tariffs bring to the co-operative servants concerned farther improvements in respect to hours of labour, wages, and holidays. They propose for bakers, in continuous work, an 8 hours day, including 20 minutes interval for meals, and for bakers whose work is intermittent a 9 hours day. The duration of a day's work is fixed for chauffeurs as 8 hours, coachmen and stablehands 9 or  $9\frac{1}{2}$  hours according to the scale on which they are paid, Saturdays 8 or  $8\frac{1}{2}$  hours; for shopmen, market helpers, office messengers, house servants, and unskilled workwomen  $8\frac{1}{2}$  hours, Saturdays 8 hours. Both tariffs operate from August 1st, 1909, for a period of five years.

The speaker expressed the expectation that those co-operative servants who would benefit by the advantages secured to them under the new tariffs would show themselves worthy by correspondingly improved service, and he invited the Congress to assent to the proposed tariffs.

Herr Feurstein submitted a resolution in the name of the South German Co-operative Union, recommending the appointment of a tariff commission entrusted with the task of fixing suitable bases for the future tariff arrangements with trade union organisations. Such commission to be composed of equal numbers, on the one part, of representatives of the societies concerned in the

arrangements, and, on the other part, of the interested servants employed by the societies or otherwise of their trade union. Proposals for future changes in the tariff must first be submitted to the commission for consideration, and their decisions carried out afterwards by the executive (the Tariff Council).

Herr von Elm, in a final speech, reviewed the various points raised in the debate, and appealed to the Congress to accept the tariffs as proof that they possessed a thorough understanding of this social question. The voting resulted in the adoption of the tariffs by an almost unanimous majority.

The resolution of the Nuremberg Distributive Building, Savings Bank, and Productive Society, recommending that distributive societies belonging to the Central Union, when making their purchases, should undertake to assure themselves that the articles bought are not prepared in prisons or houses of correction, but that they are manufactured under trade union conditions, and, further, that they support every effort to mitigate the evil conditions of work carried on in the home, was referred for further consideration to the management of the Central Union who are already in treaty with the General Commission of German Trade Unions on this particular question.

Herr Markus read the report of the United Board of the Central Union. The Union balance sheet and the allocation of the grants to the Auditors' Unions were passed, and the management released. The Union estimates and the fixing of the rate of subscriptions were also approved on the recommendation of the United Board.

Further voting on the various bodies resulted in the unanimous re-election of Herr Max Radestock as head chairman of the Central Union, and of Herr Conrad Barth as member of the committee of management. The retiring members of the United Board, Herr von Elm, Professor Handinger, and Herr Pobbig were likewise re-elected.

A spirited speech by President Radestock brought the Congress proceedings to a close.

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## REPORT OF THE SWEDISH CONGRESS.

BY MR. JAMES THOMPSON.

On behalf of the British Co-operative Union and the International Co-operative Alliance, I attended the Swedish Co-operative Congress at Stockholm, June 27th, 28th, and 29th. Messrs. Moorhouse and Johns represented the Co-operative Wholesale Society, and we travelled together, arriving in Stockholm on Friday, the 25th June, after travelling all night from Trelliborg, on a sleeper. We had not been long at the hotel before Mr. Pahlman, from the Co-operative Union of Sweden, came to see us, and laid us under a deep debt of gratitude for the kind attention he paid to us during our stay in Stockholm. The first meeting we attended was a meeting of the Women's Guild, on Saturday morning, the 26th. Miss Agnes Jonson is secretary and organiser. They gave us a hearty welcome, and we listened for a while to their animated speeches, but had no idea what they were discussing.

The Congress opened at 10-15 a.m., on Sunday, June 27th, with Mr. Rosling as chairman. After a march and overture by an orchestral band Mr Rosling gave the inaugural address, which occupied an hour in delivery, in the course of which he introduced the foreign delegates to the Congress. They gave us a very hearty welcome. Mr. Martin Sundell, secretary of the Co-operative Union and Co-operative Wholesale Society (for they seem to work together as one body in Stockholm), occupied seventy minutes in giving a ten years' review of the history of the united associations. We finished up the first day's sitting with a march, by the band.

On Monday morning, Mr. Rosling again opened the Congress, and introduced Mr. Martin Sundell, the secretary, to the delegates as chairman. He opened the discussion on the report. Following that, the roll of attendance was called, when each delegate answered to his name. This was a long, tedious process, and occupied a considerable amount of time. It was followed by the appointment of officers and committee, after which a flash-light photo of the delegates was taken. We also had the appointment of tellers for any counting of votes on the resolutions. Then the chairman called upon the foreign delegates to address the Congress. The first was the Danish representative, Mr. H. Oswald; I came next and gave an address. I was followed by Messrs. Moorhouse and Johns (Co-operative Wholesale Society), and Julius Alaine, from Finland. All these were interpreted by Mr. Pahlman. Our old friend, Mr. Dehli, from Norway, followed, and addressed the Congress in the Swedish language. The next to speak was Mr. Christensen, from Denmark, after which Mr. Rosling asked for three cheers for International Co-operation, and, though the cheers were very hearty and enthusiastic, they cannot come up to the British ringing cheers—they cut short the hurrah.

In the afternoon there were motions on the secretary's report, &c. Of all the discussions, that on the leakage system was the most animated. The delegates were so interested that they rose from their seats and crowded around the speakers drinking in every word. I was extremely sorry I could not follow the discussion on this question, having worked the leakage system so long I might have been of some assistance to them.

Nearly 200 delegates were present including the foreign delegates. During the last few years the movement in Sweden has made great progress. There are now 800 retail societies, and of these nearly 400 are associated with the Co-operative Union and Co-operative Wholesale Society. It is impossible to give the correct strength of the movement, seeing that there is no compulsion to send in annual returns to the government. Those in the Union show a membership of 64,000, and an annual trade of 16,300,000 kroner. The total co-operative trade of the country will, probably, be more than twice that amount.

On the Monday evening they took us out some eight or ten miles (partly by lake) to a most lonely place called Sanjabadon, where we spent a few hours and saw the setting sun reflected in the great lakes. Other two nights we saw the sun set from a hill in the Skansen—very extensive grounds where there are all kinds of wild animals and many other curiosities, something like the Zoological

Gardens of Belle Vue, and it was a sight which will never fade from the memory. In the middle of the day the weather was very hot, but after sunset it was most delightful and exhilarating. There was no darkness, only a most charming twilight from about 10-30 p.m. to 1-0 a.m., and then daylight came again.

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REPORT OF THE MEETING OF FINNISH CO-OPERATORS IN  
CELEBRATING THE 16TH ANNIVERSARY OF  
CO-OPERATION IN FINLAND.

By MR. A. WHITEHEAD.

As the representative of the Co-operative Union of Great Britain, I attended the meetings held at Helsingfors (Finland). These meetings were convened by the "Pellervo," which is equivalent to the organising, statistical, and propagandist portion of our Union. The advisory part of the work is carried on as a distinct portion of the Co-operative Wholesale Society.

I had the good fortune to have, as travelling companions, two experienced travellers, Messrs. H. Pingstone and T. E. Shotton, representing the Co-operative Wholesale Society, so that I experienced very little difficulty in arriving at my destination. We left London on Saturday, September 25th, travelling through Holland, Germany, Denmark, and Sweden, eventually arriving at Helsingfors on Thursday, September 30th, where we were met by the president of "Pellervo" and many other friends, several of these speaking English; they accompanied us to the hotel where rooms had been reserved for us, and from our arrival to the time of our departure gave us every possible attention.

The meeting was held in a very large building which we found was built and owned by the Workmen's Union, similar to our trade union organisations.

The business commenced with the "Pellervos Song" specially written for the co-operative movement. It was sung most heartily by the 1,200 delegates present.

Dr. Hans Gebherd, president of "Pellervo," occupied the chair, and, after extending a welcome to all the delegates present, turned to the foreign visitors, comprising representatives from Denmark, Germany, Norway, Russia, Sweden, and Great Britain, and introduced each to the delegates, after which he suggested that, as the visitors would not understand what he was saying, and his address would take a long time, we might inspect, in an adjacent room, an exhibition of the various books which are used by societies in Finland and the diagrams and charts of the movement, and return later.

In his presidential address he reviewed the whole of the work done in co-operation during the past ten years and suggestions for the future. Although the address extended over a period of  $2\frac{1}{2}$  hours the vast audience listened with great interest.

During the afternoon two addresses were being delivered simultaneously, one in the large hall, in the Finnish language, on "The Developments and

Present Results of Co-operation in Finland," by Assistant Director Fagerström, of the Central Credit Institution, and the other in the small hall, in the Swedish language, on "Co-operative Problems and their Solutions," by Surveyor Brockström.

The foreign visitors not being able to follow the addresses and discussions, arrangements had been made to show them round the town and afterwards drive to an open air Café "Alphydan." Here we experienced the very kindest attentions of our Finnish friends, and enjoyed the speeches made by one or other of them in our own languages; one gentlemen speaking to the Danes in their own tongue, and another to the German representatives; the Norwegian, Russian, and Swedish representatives understood the Swedish language in which they were addressed, and a professor from the University, who is a member of the "Pellervo," gave us a most hearty welcome.

In the evening a soirée had been arranged in the large hall, at which the Helsingfors band gave some most excellent selections, then we had a musical treat by the University Male Voice Choir of 100 voices. This choir had volunteered their services, they were heartily applauded, and in many cases encores were insisted upon. In addition to these we had a mixed choir of male and female voices, the ladies being dressed in national costumes. During the evening the foreign visitors were listened to with rapt attention, and after each had spoken the band played the National Anthem of each country.

By the time it came to the English delegates to speak the hour was well advanced, it being 10-30 p.m. before we were called upon. In my address I expressed the great satisfaction I felt at being present at such an enthusiastic gathering, and conveyed to them the heartiest greetings of British co-operators; our appreciation of the great work done by the co-operative movement during the past ten years, and our wishes for its future prosperity, after which I dealt more particularly with the work of the Union and what it had done, giving them an outline of the more important committees of our Union, the Joint Parliamentary Committee, and the Education Committee especially, and how that the classes for the juniors was to my mind a step in the right direction. The address, which was translated by Herr Hytinen, was very well received, and I was inundated with inquiries afterwards for particulars of our classes and examinations.

Following my remarks Mr. Pingstone gave an address, and dealt more particularly with the Co-operative Wholesale Society and its trading; this was also translated by Herr Hytinen. The proceedings did not terminate until midnight.

Saturday morning saw our friends at the hotel with motors, to drive us out to see a co-operative bakery, "Elanto," which we found most up-to-date, with many distributing centres in Helsingfors. After a drive round we were taken to see the co-operative café, "Osmola," which has three fine restaurants, one in the University for the exclusive use of the students.

During Saturday morning and afternoon several papers on subjects of interest were being read in different halls, and about 2-0 o'clock the festival

terminated with a short farewell address by the president. In the evening a banquet had been arranged at the restaurant, "Brunnshus," where speeches and toasts were made by all the foreign visitors, and responded to by our Finnish hosts.

Perhaps it would not be out of place to show the number of societies in existence in Finland in June, 1909, which is remarkable considering co-operation was only introduced ten years ago. There are 351 milk and agricultural societies, 364 credit banks, 507 distributing societies, and 518 various, which includes productive societies, making a total of 1,740 societies.

In passing through Sweden we took the opportunity of calling upon the Co-operative Union and the Wholesale Society. The managers were delighted to see us, and the delegates from Stockholm travelled along with us to Finland.

On our return journey we visited the German Co-operative Union and Wholesale, and met our old friends Messrs. Kauffmann and Scherling, who showed us over their new extensive premises, also the printing works and paper bag making works of the Co-operative Union. They were pleased to show us every hospitality, and we were surprised to find the Union doing such an extensive trade in its printing and paper bag making.

It is, without doubt, of the greatest benefit to the co-operative movement in all countries that these interchanges of visits should take place, as the aims of all are identical, and we have much to learn from our foreign colleagues, whilst they might also learn something from us.

## **XII.—Report of the Representative of the Co-operative Union attending the Trades Union Congress, held at Ipswich, from September 6th to 11th, 1909.**

(See Report 46, page 126.)

By S. FOULGER.

For the first time in its history, the Trades Union Congress was held in Ipswich, when there were 498 delegates present, representing 1,705,000 trade-unionists. There were also fraternal delegates, viz. :—Three from the American Federation of Labour, one from the Labour party, one from the General Federation of Trade Unions, and one from the Co-operative Union. The appointment to represent the Co-operative Union was made by the Southern Sectional Board. It was an honour and pleasure for me to agree to their wishes to represent our movement at the Congress held in my own native town. The president of Congress was Mr. D. J. Shackleton, M.P., it being his second year in that office. The proceedings were opened by addresses of welcome from the Mayor, supported by members of the Town Council, the Borough Members of Parliament, and the chairman and secretary of the Ipswich and District Trades Council. The addresses were worthy of the occasion, and the interest shown by the delegates impressed me with a strong belief that during the week we should have ability,

earnestness, and statesmanlike methods in the conduct of business, and the advocacy of Labour's claims. These impressions were more than fulfilled. The chairman was ideal, his ruling and happy method kept the debates upon each subject up to a high level.

On the third day the debate was suspended for the purpose of receiving fraternal greetings from the American delegates, Messrs. Samuel Gompers, J. P. Frey, and B. A. Larger; each of them were presented by the president with gifts as mementos of the occasion. The various articles were made by the co-operative movement and trade union labour. The Labour party were represented by Mr. Keir Hardie, M.P., who had a most enthusiastic reception. He (Mr. Keir Hardie) said he came to bring them the greetings of their youngest offspring; this he did in a most eloquent speech.

The chairman next introduced me to the Congress as representing the sister movement. In my remarks I said that we were working along the road which led to the same ideal as the trade unions had in their minds—the brotherhood of man and the federation of the world. We recognised there could be no true brotherhood unless there was industrial partnership. I also expressed the hope that members of their many societies in the trade union movement would make the twin relationship stronger, so that their influence might be felt, and their democratic teaching made more fruitful.

On behalf of the Co-operative Union, which represented upwards of two millions of members, I extended the heartiest of greetings to the trade unions. My remarks were well received and so were the sentiments expressed by Mr. W. A. Appleton, who represented the General Federation of Trade Unions. It is not possible for me to give a full report of the proceedings, but this brief *résumé*, I hope, will show that the kindest of feelings were shown to those who conveyed the fraternal greetings of their respective organisations to the Congress. These interchanges of good wishes should bring us all into line so that our united front will be Labour's gain.

### **XIII.—Report of the Representative of the Co-operative Union, appointed to attend the Conference of the National Union of Teachers, held at Plymouth in Easter Week.**

(See Report 47, page 126.)

By R. R. PRYNNE.

Having been appointed by the South-Western Sectional Board to represent the Union at the 41st Annual Conference of the National Union of Teachers at Plymouth, I attended the opening function in Plymouth Guildhall, on Easter Monday. There was a very large attendance, and the conference was welcomed by the Mayors of Plymouth and Devonport, the chairman of the Stonehouse Urban District Council, the Bishop of Exeter, the chairman of the Free Church Council, and others. Many deputations were present, including the German

Teachers' Association, Swiss Teachers' Union, Educational Institute of Scotland, Irish National Teachers' Organisation, besides the Co-operative Union. The inaugural address was delivered by the president, Mr. Marshall Jackman, and showed how the proportion of government aid to educational expenditure had become less than that raised by local effort. The address was highly practical and should give a lead to educational policy in future. Brief speeches were made by the members of deputations, that from your representative being particularly well received. After conveying the greetings of the Union, and a remark or two concerning its growth, the teachers were informed that co-operative societies spent £90,000 per year in education. The local society had an educational department, and was a valuable ally to the teachers in their war against ignorance. Teachers might well take a more active part in the management of the educational and other sides of their co-operative stores, and would, because of their status and work, be readily welcomed by co-operators to their councils.

#### **XIV.—SUMMARISED REPORT OF THE WOMEN'S GUILDS.**

(See Report 48, page 126.)

##### **I.—ENGLAND.**

##### **CENTRAL COMMITTEE.**

President: Miss Gration (Yorkshire Section); Vice-President: Mrs. Brown (Southern Section); Treasurer: Mrs. Harris (Midland Section); Mrs. Blair (Lancashire Section), Mrs. Treble (West and South-West Section), Mrs. Wilkin (Northern Section); General Secretary: Miss Llewelyn Davies, 66, Rosslyn Hill, London, N.W.

During the past year twenty new branches have been formed, and the total number of guild branches is now 520, with a membership of about 26,500.

##### **SPECIAL SUBJECTS AND SPEAKERS.**

A feature of this year's work has been the further development of the work of sectional councils and district committees in connection with definite campaigns. Our method of training our speakers and providing education for the whole body of our members is to take up special subjects. Over 200 of our officials gave in their names as ready to make a study of one or more of the following subjects and to speak on them:—"Minimum Wage for Co-operative Women Employés," "Trade-unionism for Co-operative Women Employés," "Cash Trading," "A Moderate Uniform Dividend in the District," "Parliamentary Votes for Working Women," "Child Labour and Education," "Co-operative Productions," "Abolition of Entrance Fees," "Sick-room Appliances," "Open Membership," "Work of a District Committee," "Business Methods for Branches." Education and action always go hand-in-hand in the guild. Besides issuing papers, suggestions were made to both speakers and branches for definite work to secure practical results.

## THE GUILD AND THE EDUCATION COMMITTEE.

In order to extend the work in connection with some of the most important of these campaigns, a deputation from the guild waited on the Co-operative Union Education Committee in October. The president and vice-president of the guild then put forward proposals for special joint work, which were favourably received, and the Education Committee agreed to recommend the following subjects:—"The Minimum Wage," "Credit," "School Clinics." As a result, they embodied their recommendations in a circular, which they issued to educational committees. There has been a most encouraging response as regards school clinics, about which further information is given below.

## THE MINIMUM WAGE CAMPAIGN.

The chief work of the guild in the past year has been to continue its efforts to secure that the resolutions in favour of a minimum wage scale for women co-operative employées, passed at the Newport and Newcastle Congresses, should be carried into effect by societies.

The minimum wage scale for men is now paid in over 500 societies through the action of the Amalgamated Union of Co-operative Employées, and we have been working jointly with them in securing a similar recognition of the claims of women to a minimum wage. In addition to the Central Joint Sub-Committee of the Guild and the Amalgamated Union of Co-operative Employées (which it is now proposed to enlarge), sectional joint committees have been formed, and through them the question has been brought before the local guild and Amalgamated Union of Co-operative Employées' branches throughout the country. Numerous joint meetings have been held to induce the women employées to join the union, with most encouraging results. There are now nearly 2,000 women in the Amalgamated Union of Co-operative Employées, as against only 500 three years ago. Management committees have also been approached, and the minimum wage scale for women has been definitely adopted by the following distributive societies:—Birmingham, Enfield, Leicester, Stockport, Barrow, Burnley (except for season hands), and Denton. It is most gratifying to report that the Droylsden Sundries Manufacturing Society, employing about eighty young women as packers, has also adopted the scale, being the first productive society to do so. We believe that, in reply to the Co-operative Union circular on the minimum wage, a considerable number of other societies state that they are paying the minimum scale to women. Guild members took advantage of this circular in several cases to ask at quarterly meetings what reply had been sent. In one case (Haslingden) this resulted in a thorough overhauling of the wages paid, with the result that the minimum scale has been adopted for men and a promise given that it would be adopted for women in twelve months' time. Resolutions in support of the minimum wage have been passed at quarterly meetings at Gloucester, York, and Lincoln. The resolution passed at the Guild Annual Congress, asking that a rule for the

payment of trade union rates of wages should be inserted in the model societies' rules, was sent to the United Board. Correspondence took place, but so far without result. It is, therefore, with satisfaction we note that the Pontefract and Windhill Societies have adopted a definite rule requiring the payment of trade union rates of wages, and we hope many societies will follow this example.

In addition to local action in distributive societies, a petition has been signed by 13,337 guild members, belonging to 425 branches, asking the directors of the Co-operative Wholesale Society to adopt the minimum wage scale for their women employés. This was presented to the board of directors, at Manchester, by a deputation consisting of the Central Committee, Mrs. Eddie, Mrs. Stein, Mrs. Tomlinson, Mrs. Carr, and Miss Kidd, on March 23rd, 1910. Twenty-five directors and the secretary were present. A statement in support of the petition was made by the General Secretary, pointing out that the principle of the minimum wage is already recognised by trade unions, by the Government and municipalities in their "fair wage clauses" in contracts, and in some cases for the workmen they employ direct, by the Trade Boards Bill, and by the Co-operative Wholesale Society itself, which pays the minimum rate to men. The needs of women workers arising out of their helplessness and low wages were shown, and an account of their actual expenditure was given, proving that the bare physical necessities for a decent and healthy life could not be met by a self-supporting young woman on less than 13s. a week. Finally, an appeal was made that, wherever there is a trade union rate for women, it should be paid, and that the Congress scale should be adopted in all cases where there is no trade union rate. The chairman (Mr. Shillito) said that every consideration would be given to the petition, and a written reply would be sent.

#### OTHER CO-OPERATIVE WORK.

*Credit Trading.*—The guild representatives on the Joint Committee with the United Board on Credit Trading have been Miss Spooner and Mrs. Blair, Miss Spooner again being appointed secretary. The statistics of debts were sent to all the guild district committees, and have been of service to our speakers. The committee have been collecting information for two papers, one on "Business Methods in Relation to the Restriction of Credit," and the other on "Emergency Funds." The guild has long advocated the latter, and the recent establishment of one at Enfield was due to the action of the guild branches there. We hope that the paper Miss Spooner has written will lead to a great extension of these funds.

*Sick-Room Appliances.*—The movement for supplying sick-room appliances advances steadily, and among the societies taking up the question during the past year are Lincoln, which voted £100 for this purpose as part of its jubilee celebrations; Watford, £10; Sheffield, £20; Wigan, £10; Aylesbury, £5.

*Co-operative Productions.*—Lectures and addresses on co-operative productions have been given at numerous branch meetings, and many

"novelty nights" have been arranged, at which pictorial representation has been given of co-operative productions and the co-operative press.

*Young People's Circles.*—Representatives of the guild attended the sectional meetings on this question in several sections, and two members were appointed on the North-Western Sectional Committee, to attend as far as funds will allow.

*Uniform Dividends.*—The paper, "What is a Good Dividend?" has been discussed at numerous conferences, and resolutions have been passed in favour of uniform dividends of from 1s. to 2s. 6d., according to circumstances of the district concerned.

#### CITIZEN SUBJECTS.

*The Enfranchisement of Women.*—In connection with the campaign for women's suffrage, special attention has been called to the need for womanhood suffrage, in order that the workers and married women might receive the vote. Many branches have had speakers on this aspect of the question from the People's Suffrage Federation, an organisation formed to demand the Parliamentary vote for every adult man and woman on a short residential qualification. Fifty branches have affiliated to the federation or passed resolutions. At the Guild Annual Congress a crowded suffrage meeting was held on one of the evenings, at which Mr. Geoffrey Howard, M.P., spoke, and the suffrage play, "Man and Woman," was kindly performed by the Actresses' Franchise League. The guild noted with great satisfaction that women's suffrage was included in the circular issued to the societies by the Parliamentary Committee in December, and had much pleasure in forwarding the circular to the guild branches.

*School Clinics.*—The importance of establishing school clinics is naturally recognised by guild members, who have practical experience of the evils which will be met by the clinics. Previous to the Guild Annual Congress, arrangements were made for delegates from neighbouring branches to visit the existing clinics at Bow (London) and Bradford. The delegates were much impressed by what they saw, and at Congress the resolution in support of school clinics, sent in by Vickerstown Branch, was passed unanimously. In the Autumn a paper, "New Life in our Schools," by Miss Margaret McMillan, was published. It was taken at the Southern and Yorkshire Sectional Conferences, at which the speakers were Miss Margaret McMillan and Councillor Leach (Bradford). Strong resolutions were passed and sent to all the branches in these sections, with a recommendation that they should approach their co-operative educational committees with a view to arranging conferences in their towns, to which representatives of all local organisations (such as trade unions, political associations, adult schools, and temperance societies) should be invited. About the same time educational committees received the circular from the Central Education Committee, already referred to. Numerous applications for speakers have been received from education committees and guild branches, and meetings and conferences have been, or are being, arranged at Woolwich, Kettering,

Grays, Edmonton, Burslem (at all of which Miss Margaret McMillan has kindly spoken), Eccles, Darlington, Dartford, Chesham, Willesden, Hull, Portsea Island, Birmingham, Enfield, and Reigate. The resolution passed at the Southern Sectional Conference was sent to every member of the L.C.C. Education Committee, and to a small meeting of doctors, county councillors, &c., at Woolwich. In the latter case, the local guild branches also sent resolutions, and action which would have put an end to the existing eye clinic was prevented. Several branches, including Todmorden, Cricklewood, and those connected with the Edmonton Society, sent in resolutions to their respective education authorities. The Edmonton and Todmorden authorities referred their resolutions to their medical officer or a sub-committee for report, and the Todmorden sub-committee is making inquiries about the Bradford school clinics. The result of the public meeting arranged by the Burslem Branch was that the Burslem Education Authority sent a deputation to see the Bradford School Clinic, and there is good hope of further action being taken. Nearly 3,000 copies of "New Life in our Schools" have been sold, and among the individuals who have applied for them have been the Middlesex County Education Secretary, Mr. M. Sadler (Manchester University), the medical officers of Abertillery and Llandudno, the County School Medical Officer of Westmorland, and the Mayor of Worcester.

*Child Labour and Education.*—A remarkable discussion on "Half-time" took place at the Guild Annual Congress at Oldham, and a resolution in favour of abolishing it was carried by 620 against 90. Since then the question has been discussed at many Lancashire and Yorkshire branches and district conferences, and a growing feeling against half-time is showing itself. The whole question of child labour and education has been discussed by many branches in all parts.

#### THE ANNUAL CONGRESS.

The Guild Annual Congress was held at Oldham in June, 1909. It was attended by nearly 800 voting delegates and 300 or 400 guild members, whose number would have been doubled if the hall would have held them. The discussions reached a remarkably high level, and the evening meetings were attended by over 2,000 people.

#### MRS. JONES GUILD CONVALESCENT FUND.

During 1909, 151 guild members were helped to obtain change of air after illness, being an increase of 51 members over the previous year. The total income of the fund, including a balance in hand of £105. 3s. 11d., on January 1st, 1909, was £305. 10s. 5d., and the expenditure was £244. 5s. 2d., leaving a balance in hand of £61. 5s. 3d.

#### FUNDS.

We desire to express our hearty thanks to the Central Board for their grant of £300, and to the Co-operative Wholesale Society for their grant of £50.

Our balance sheet is given below, and shows that our ordinary income is no longer sufficient to meet our expenditure. We have had to do the

best we could this year, and the Guild Congress resolved that branches should be asked to make a voluntary personal levy of  $\frac{1}{2}$ d. per member. This levy has brought us in £58. 5s. 8d. from 337 branches up to date, March 25th, 1910. But the difficulty of continuing to make this demand on our members will be realised when it is remembered that already they subscribe to carry on the work of their local guild branch, in many cases themselves finding all the necessary funds.

All the work done for the guild by central, sectional, and district officials is voluntary, the only payments made to elected officials being small honorariums to the sectional secretaries (whose work is specially onerous) of from £2 to £12. 10s. a year. The guild employs one paid clerk.

The expanding work of the guild is seriously hampered by lack of funds.

## STATEMENT OF ACCOUNTS, 1909.

RECEIPTS.		£	s.	d.	£	s.	d.
To Balance in hand Jan. 1st, 1909—	Coming-of-Age Fund.....	90	15	0 $\frac{1}{2}$			
" " " " "	Central Fund .....	28	10	2			
					119	5	2 $\frac{1}{2}$
"	Branch Subscriptions to Central Fund .....	197	10	0			
"	Grant from Co-operative Union .....	300	0	0			
"	" Co-operative Wholesale Society .....	50	0	0			
"	Donations to Annual Congress Fund .....	1	1	0			
"	Sales of Literature .....	£51	0	1 $\frac{1}{2}$			
"	" Badges .....	46	3	6			
"	" Membership Cards .....	36	6	8			
					133	10	3 $\frac{1}{2}$
"	Special Levy .....	43	12	7			
"	Dividend and Interest .....	2	5	11			
					727	19	9 $\frac{1}{2}$
					£847	5	0

EXPENDITURE.		£	s.	d.	£	s.	d.
By Postage, Telegrams, and Parcels .....		51	17	6 $\frac{1}{2}$			
" Stationery .....		15	13	1			
" Printing .....		52	1	10			
" Central Committee, Fares and Postage .....		35	17	5			
" Speakers' Expenses .....		27	10	6			
" Representatives' Expenses .....		27	6	6			
" Joint Anti-credit Committee .....		10	5	8			
" Literature .....	£49	19	2 $\frac{1}{2}$				
" Badges .....	44	15	5				
" Cards of Membership .....	34	0	0				
					128	14	7 $\frac{1}{2}$
" Grants to Sections:—							
Midland .....	25	0	0				
Northern .....	15	0	0				
Lancashire .....	22	0	0				
Yorkshire .....	18	0	0				
Southern .....	35	0	0				
Western Division .....	12	0	0				
South-Western Division .....	15	5	0				
					142	5	0
" Honorariums to Sectional Secretaries .....		47	0	0			
" Sectional Conferences and District Secretaries' Meetings:—							
Midland .....	£1	7	6				
Northern .....	1	9	3				
Lancashire .....	2	2	5 $\frac{1}{2}$				
Yorkshire .....	0	9	7				
Southern .....	3	4	8				
Western and South-Western .....	0	3	10				
					8	17	3 $\frac{1}{2}$

By Grants to Districts:—	£	s.	d.	£	s.	d.
Northern .....	3	5	0			
Lancashire .....	1	15	0			
Yorkshire .....	10	7	0			
Southern .....	3	0	0			
Western and South-Western .....	2	0	0			
				20	7	0
„ Presidents, Secretaries, and Balance Sheet Classes .....				7	10	9
„ Subscription to International Alliance .....				0	10	0
„ Annual Congress:—						
Officials' Expenses .....	£26	1	0			
District Representatives' Expenses .....	2	4	1			
				28	5	1
„ Office Expenses—Rent, Coal, Light, Cleaning, &c. ....				63	8	9
„ Coming-of-Age Fund .....				2	4	2
„ Clerk's Wages .....				59	16	0
„ Auditor .....				1	1	0
„ Cheque Books .....				0	19	1
					731	11 3½
„ Balance in hand, Dec. 31st, 1909—Coming-of-Age Fund .....				88	10	10½
Special Levy .....				43	12	7
					132	3 5½
					863	14 9
Deficit—Central Fund .....					16	9 9
					£847	5 0

Audited and found correct—

GEORGE HINES, Public Auditor, under the Industrial and Provident  
and Friendly Societies Acts.

February, 1910.

## II.—SCOTLAND.

This is the eighteenth annual report and balance sheet of the Scottish Women's Guild. The year 1909 has been a very trying one to many of our members. Many have felt the pinch of unemployment, and we believe this has been the cause of reducing the membership of many of our branches; yet we have to report that our members have taken a greater interest in social reform, both as citizens and co-operators.

The papers issued to the branches, viz., "The Influence and Advancing Status of Women," by Mr. Alfred O'Neil, and "Woman as Co-operator and Social Reformer," by Mr. Flanagan, have been read and discussed at the various branches. The Co-operative Union parliamentary circular was also issued to the branches, calling upon co-operators to put aside all questions of party, and to unite the whole of their forces in the effort to maintain the supremacy of the elected representatives of the people in all matters of legislation. Our guildwomen have worked with greater enthusiasm in the recent General Election than they have ever done, which shows that our members are being aroused to their responsibility as citizens.

A Scottish edition of the Co-operative Song Book can be had by application to the General Secretary, at one penny each, and will be found most suitable for use at guild meetings; already a large number have been sold.

On the kind invitation of the English Women's Guild, two members were appointed to attend their congress, held at Oldham in June—Mrs. Drummond and Mrs. Rutherford represented the Scottish Guild. Mrs. M'Fie attended the second annual meeting of the Irish Women's Guild. The Central Council were also represented at the jubilee dinner of St. Cuthbert's Co-operative Association by Mrs. M'Lean and the General Secretary.

The subjects which have been taken up by our association during the session have been "Credit Trading," "The Minimum Wage to Co-operative Employés," "Loyalty and Citizenship."

Several meetings have been held with a view to getting women employés to join the A.U.C.E., so as to better their position, and we believe with some success.

#### ANNUAL MEETING.

The annual meeting of the Scottish Co-operative Women's Guild was held at the Colinslee Works, Paisley, on the 15th May, 1909. Mrs. Bell presided, and was accompanied on the platform by Mrs. Duff (representing the Irish Women's Guild), Mr. J. Gemmell (president of the Paisley Manufacturing Society), Mr. D. H. Gerrard (president of the U.C.B.S.), the members of the Central Council, and the presidents and secretaries of the five sections.

Mr. Gemmell extended a very cordial welcome to the delegates and visitors (who numbered nearly 600), in the name of the directors of the Manufacturing Society, the oldest of the Scottish manufacturing societies.

The President said it gave her the greatest pleasure to preside there that day for two reasons. One was that it was an honour to preside over such a large gathering of guild members and members of co-operative societies. Her second reason was that it was very gratifying to her to meet that day so many friends in the town that gave her birth. They were met under the auspices of what was, perhaps, next to the Wholesale, one of their most perfect co-operative associations. They had seen the conditions of labour, inspected the machinery, and they had found everything perfect. It was their duty to be consistently loyal to one another, and loyal to their co-operative societies. As showing further the need for loyalty, she instanced the recent action of the Town Council of Glasgow, which deprived 60,000 citizens of the right of access to the public markets, which were built and kept up through the public rates. During the past year the membership of the association had increased by 1,179, while new branches had been opened at Dalry, Dumbarton, Hawick, Kilwinning, Lanark, Lochee, Muirkirk, Stanley, and Uddingston. She trusted that each of these new branches would make the best asset of the society to which it belonged.

Consideration was given to the annual report and balance sheet. Mrs. Crichton and Mr. P. Anderson (auditors) reported very favourably on the

manner in which they found the books kept. Mrs. Lamont moved, and Mrs. Chalmers seconded, the adoption of the balance sheet. The annual report was approved, on the motion of Mrs. Buchan, seconded by Mrs. Revie.

#### ELECTIONS

There were four nominees for the office of president. Mrs. Bell received the highest number of votes, and was declared president for one year. Mrs. Slater (general secretary) and Mrs. M'Fie (treasurer) were unanimously re-elected. Mrs. Tulloch (Section II.), Mrs. Walker (Paisley), Mrs. Horn (Section III.), were elected representatives of the guild on the committee of the Co-operative Veterans' Association. Mrs. Crichton and Mr. P. Anderson were re-elected auditors.

Mrs. Duff, of the Irish Guild, was introduced by the president, who offered her a cordial welcome to Scotland, and explained to the delegates that the English guildswomen were unable to be represented on this occasion.

Mrs. Duff received a rousing welcome. She said she was happy to be amongst Scottish guildswomen, especially when she remembered the kindness shown to the Irish Guild. Some time ago, the Irish Guild was part and parcel of the Scottish, but they would not blame their Irish friends for leaving them and starting an association of their own. In Ireland they seemed to lack the enthusiasm that the Scottish guildswomen put into their work. She concluded by conveying heartiest greetings from Irish guildswomen.

On the motion of Mrs. Chalmers, seconded by Mr. M'Kenzie (Vale of Leven) it was agreed that the guild become a shareholder in the *Scottish Co-operator*.

Mrs. Crichton (Cowcaddens) moved the following alteration in Rule xi. :—"For president, secretary, and treasurer of the Central Council nomination papers to be sent out to branches not later than January, on receipt of which election papers be forwarded to branches with names of nominees printed thereon; said election papers to be returned to the General Secretary in a sealed envelope to be opened and counted by scrutineers appointed for the purpose at the annual meeting. Those having the highest number of votes to be elected to the various offices. Announcement of scrutineers' report to be made on resumption of meeting after luncheon." Mrs. Bain (Partick) seconded. Mr. M'Kerrow (Greenock Central) moved—"That the rule stand as it is." This was seconded and carried by a narrow majority.

Mrs. Lowe moved, on behalf of Section III.—"That in future a synopsis of the minutes of the Central Council meetings be printed and issued to the branches prior to the annual meeting." Mr. M'Donald seconded. Mrs. M'Fie moved, and Mrs. Tulloch seconded, the previous question, which was carried by a majority of nine.

The President then introduced Mr. Flanagan, who read a paper on "Woman as Co-operator and Social Reformer." After Mr. Flanagan had dealt ably with his subject, Mrs. Hunter moved the following resolution:—"That this meeting of representatives from branches of the Women's Guild

in Scotland deeply regrets the extent to which the practice of credit trading in co-operative societies has developed, and the lack of control with which in some instances it is conducted; approves of the efforts of the Sectional Board to effect its modification and control; and urges upon every branch of the guild to co-operate with the Sectional Board in securing this object." Mrs. Drummond seconded, and the resolution was carried unanimously.

Mrs. Crighton moved, and Mrs. McLean seconded, the following resolution:—"That we, as guildswomen, use our influence with our societies to have the minimum wage scale for women employ  s, which was adopted at the Co-operative Congress at Newport, put into force, viz., 14 years of age, 5s.; 15, 7s.; 16, 9s.; 17, 11s.; 18, 13s.; 19, 15s.; 20, 17s. per week respectively. Also that the sections organise meetings with women employ  s with a view to their joining the A.U.C.E." The resolution was unanimously agreed to.

Mrs. Lowe moved, and Mrs. Campbell seconded—"That the delegates at this meeting pledge themselves to be loyal to their own societies, and see that all goods supplied to them are produced under fair conditions." The meeting was again unanimous in its approval.

#### THE IMPORTANCE OF CITIZENSHIP.

Mrs. Reid moved, and Mrs. Low seconded—"That this meeting agrees that the time has now arrived when women should take a deeper interest in social and civic questions, and calls upon the Central Council to organise meetings, prepare papers and addresses for the purpose of bringing the importance of citizenship before the guild, and by every means in its power awakening the women to a deeper realisation of their duties as citizens." This was agreed to without dissent.

It was decided that two delegates should be sent to the English Guild Congress at Oldham—one from the Central Council and one from the delegates. Mrs. Drummond was elected from the Central Council and from nine nominees, Mrs. Rutherford was appointed from the delegates.

#### GLASGOW CORPORATION AND CO-OPERATORS.

Mrs. Low (Central Council) was granted permission to introduce a resolution not on the agenda, on the plea of urgency. The resolution, which dealt with the Glasgow Corporation's surrender to the boycotting Fleshers' Association in Glasgow, was—"That this meeting, representing 11,000 women deplores the attitude of the Glasgow Town Council in the rescinding of the by-law regulating the auction sales at the Glasgow Cattle Market, declares it to be an injustice not only to co-operators but to the ratepayers, and pledges itself to do its utmost to have this iniquitous decision against the rights of the people of Glasgow removed." She said it was the intention of the Central Council to have the resolution forwarded to the President of the Local Government Board and to the Town Clerk of Glasgow. Mr. Torrance (St. George) seconded. The resolution was agreed to unanimously.

## OTHER MEETINGS.

The Central Council have held two conferences during the session with the presidents and secretaries of the sections. At the conference held on the 6th April, 1909, after some details regarding the annual meeting were discussed, Mrs. Bell, in the name of the guild members, presented Mrs. Laird (late treasurer) with a gold bangle and pendant with chain, as a recognition of her services to the guild. The other conference was held on 16th August, 1909, when the question of the butchers' boycott was discussed, and arrangements made to get guild members to work for the return of councillors to the town council who are prepared to support our cause. It was also agreed to appoint sub-committees for each sectional district, consisting of three members from the section, one from the Central Council, and a representative from the A.U.C.E., to convene meetings of the women employées, with a view to getting them to join a trade union.

A joint conference, composed of the Scottish Central Committee on Education, the Scottish Section of the Co-operative Union, and the Central Council of the Scottish Co-operative Women's Guild, was held on January 29th, to consider the question of organising and establishing of "Co-operative Circles for Young People" in connection with the co-operative movement in Scotland. The question was agreed to, and a sub-committee appointed to draft a scheme. Two of our members were elected to the sub-committee.

## OUR POSITION IN THE MOVEMENT.

We have to report this year that seven of our members have seats on boards of management, an increase of two from last year; eleven of our members sit on educational committees, an increase of three from last year; one on the Glasgow and Suburbs Conference Association; three on the Committee of the Veterans' Association; two on the Scottish Central Committee on Education; and several other members represent their societies at wholesale and other federated meetings.

We are pleased to add to our number the following new branches, viz.:—Penicuik, Bellshill and Mossend, Maybole, Lowwaters, Dysart, and Anniesland. New Stevenston branch has been resuscitated, which makes 117 working branches, with a combined membership of 10,574.

The Central Council most sincerely thank the Co-operative Union, the Scottish Co-operative Wholesale Society, the United Co-operative Baking Society, the *Scottish Co-operator* Newspaper Society, the Scottish Co-operative Laundry Association, and the Hamilton Baking Society for their grants; also the Paisley Co-operative Manufacturing Society for kind hospitality in connection with our annual meeting.

M. SLATER, General Secretary.



	£	s.	d.		£	s.	d.
Brought forward .....	23	18	6	Brought forward .....	32	5	9
Leith Provident .....	0	8	0	Stanley .....	0	1	5
Leven .....	0	4	6	Stevenson (Neir) .....	0	4	9
Lochee .....	0	3	6	Stewarton .....	0	3	6
Lochgelly .....	0	6	0	Stirling .....	0	6	8
London Road .....	0	12	4	St. Cuthbert's Central .....	0	7	1
Methil .....	0	5	4	"    East .....	0	15	6
Motherwell, Dalziel .....	0	12	8	"    Northern .....	0	10	7
Muirkirk .....	0	5	11	"    Southern .....	0	5	10
Musselburgh .....	0	2	3	St. George's Anderston .....	1	0	11
Neilston .....	0	2	4	"    Central .....	0	13	4
Newmains .....	0	8	4	"    Cowcaddens .....	0	8	6
Norton Park .....	0	3	4	"    Maryhill .....	0	11	10
Overtoun .....	0	3	4	"    Partick .....	1	0	10
Paisley Equitable .....	0	11	8	"    Scotstoun .....	0	5	7
Provident .....	1	0	0	"    Whiteinch .....	0	8	2
Patlihead and Sinclairtown .....	0	3	1	St. Rollox .....	0	11	3
Penicuik .....	0	8	2	Tillicoultry .....	0	4	9
Peebles .....	0	4	0	Tollcross .....	0	6	9
Perth .....	0	5	0	United Co-op. Baking Society .....	0	14	9
Pollockshaws .....	0	5	0	Vale of Leven, Alexandria .....	0	6	6
Renfrew .....	0	6	10	"    Jamestown .....	0	3	6
Shettleston .....	0	9	10	"    Renton .....	0	3	10
Baillieston .....	0	4	10	Uddingston .....	0	6	8
Springside .....	0	6	8	Windmillhill .....	0	9	11
Stenhousemuir .....	0	4	4	Wishaw .....	0	8	8
Carried forward .....	32	5	9				
					£43	6	10

M. SLATER, General Secretary.

### III.—IRELAND.

In giving a summary of last year's work we are pleased to be in a position to report that the condition of the guild in Ireland has not only been maintained but fair progress has been made, and although the rate of progress may seem rather slow, and is much slower than we could wish, yet as we are circumstanced in Ireland to even maintain our position represents some considerable work, and we are in hopes that in the near future the results of plodding effort may begin to show itself in a very practical manner.

We have at the present moment eight branches in the Irish guild, one having been inaugurated in Rosslare Harbour, Co. Wexford, on Thursday, March 17th. We have completed arrangements for the opening of a new branch in Bray, Co. Dublin, at the time of writing this report the date has not been definitely settled, but the opening will take place before the end of the present month. In regard to the old branches we can report a good increase in membership. At the present time the following is the membership of the various branches:—Central (Belfast) 58, increase 8; Ballymacarrett (Belfast) 112, increase 8; Lisburn 84, increase 41; Armagh 20, decrease 10; Dublin 20, increase 5; Ballymena 29, increase 3; Ormean Road (Belfast) 26, decrease 8; Rosslare Harbour (newly formed) 22. This shows a membership of 371 as compared with 302 reported last year, making an increase of 69. Two branches only show decreases, and these can be accounted for by local causes, one through difficulty in obtaining a suitable hall and the other owing to the fact that the members have a long distance

to come to the meeting-place, and being a country district the late severe winter has told on the membership. It is not only numerically that progress has been made, but much useful work has been done in the branches, and the cause of co-operation has been given a prominent place through lectures, essays, and by means of the officers of the branches giving a timely word on the subject as opportunity afforded. Considerable visitation of the branches has been done by the executive members, and much help has been given in this way in assisting the officers to conduct the business of the meetings. Cookery and needlework has taken up much of the time of the branches, and in every branch a night now and again is set apart for social intercourse and entertainment, and is found very helpful.

I have endeavoured to give a brief outline of the work for the year, and it is our intention that the guild movement in Ireland will go forward in the coming year, and that wherever a society exists an effort will at least be made to have a successful branch of the guild formed.

The financial condition of the guild is very satisfactory, and we would here accord our thanks to the Co-operative Union for the grant kindly given us. As will be seen by the balance sheet enclosed we have a balance in hand of £18. 3s. 11d., but it may be explained that a large portion of this will be used in the opening of the two new branches referred to earlier in report, and other deputational work that we have undertaken will also assist in reducing this balance down to a much smaller figure.

(Mrs.) R. O'NEILL,

General Secretary,

Irish Co-operative Women's Guild.

The following is the financial statement for the twelve months ending March 31st, 1910:—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Balance, March, 1909 .....	13	12 8½	By Committee Meetings .....	4	12 7
„ Grant from Co-operative Union ..	15	0 0	„ Annual Meeting .....	1	5 10
„ Grant from U.C.B.S. ....	0	15 0	„ Delegates' Expenses to S.C.W.G.	1	4 6
„ Affiliation Fees .....	2	12 2	„ Expenses to Dublin .....	0	17 0
„ Interest .....	0	3 11	„ „ Ballymena .....	0	10 0
			„ „ Armagh .....	0	4 2
			„ Printing .....	2	8 6
			„ Secretary's Salary .....	2	0 0
			„ Postage .....	0	14 6½
			„ Sundries .....	0	2 9
			„ Belfast Co-operative Society ....	18	3 11
Audited—ARCHD. C. HUSBAND.					
	£32	3 9½		£32	3 9½

## XV.—THE INTERNATIONAL CO-OPERATIVE ALLIANCE.

(See Report 49, page 127.)

TABLE SHOWING THE NUMBER OF MEMBERS IN EACH  
COUNTRY ACCORDING TO CLASS.

Country.	Distributive Organisa- tions.	Other Co-operative Organisa- tions.	Individual Members and Donors.	Total.
Australia .....	..	..	1	1
Austria .....	29	7	..	36
Hungary .....	20	6	..	26
Belgium .....	10	2	..	12
British S. Africa .....	2	..	1	3
Bulgaria .....	1	..	..	1
Canada .....	1	..	1	2
Cyprus .....	..	..	1	1
Denmark .....	1	..	..	1
France .....	30	22	..	52
Germany .....	92	7	..	99
India .....	..	1	..	1
Italy .....	5	5	..	10
Netherlands .....	12	6	7	25
Norway .....	1	..	..	1
Portugal .....	1	..	..	1
Roumania .....	..	1	..	1
Russia .....	7	2	1	10
Finland .....	7	3	8	18
Servia .....	..	1	..	1
Spain .....	1	2	1	4
Sweden .....	1	..	..	1
Switzerland .....	19	3	..	22
United Kingdom .....	307	34	14	355
United States .....	2	2	4	8
	549	104	39	692

TABLE SHOWING THE PROPORTION OF MEMBERS ACCORDING  
TO CLASS.

Distributive Organisations .....	79.3 per cent.
Other Organisations .....	15.1   "
Individual Members and Donors.....	5.6   "
	100 per cent.

LIST OF SUBSCRIPTIONS RECEIVED FOR THE YEAR  
1908-9.

Country.	SUBSCRIPTIONS FROM						Total.	Total 1907-08.		
	Distributive Societies.		Other Co-operative Societies.		Individual Members and Donations.					
	£	s.	d.	£	s.	d.	£	s.	d.	
Australia .....		..			..		0	5	0	
Austria .....	29	4	6	13	10	0		42	14	6
Hungary .....	42	0	0	7	0	0		49	0	0*
Belgium .....	4	10	0	2	10	0		7	0	0
British S. Africa .....	1	11	0		..			1	11	0
Bulgaria .....	1	0	0		..			1	0	0
Canada .....		..			..		0	10	0	
Cyprus .....		..			..		0	10	0	
Denmark .....	27	6	6	32	15	4		60	1	10
France .....	16	0	0	11	10	0		27	10	0
Germany .....	221	12	0	8	10	0		230	2	0*
India .....		..		5	0	0		5	0	0
Italy .....	2	0	0	13	10	0		15	10	0*
Netherlands .....	11	10	0	3	10	0	1	15	0	
Norway .....	4	0	0		..			4	0	0
Portugal .....		..			..			..		0
Roumania.....		..		4	0	0		4	0	0
Russia .....	5	0	0	4	0	5	0	9	5	5
Finland .....	3	0	0	8	10	0		11	10	0*
Servia .....		..		10	1	7		10	1	7
Spain .....		..		1	4	0	0	12	0	
Sweden .....	22	10	0		..			22	10	0
Switzerland .....	60	18	0	2	4	0		63	2	0
United Kingdom .....	417	18	0	31	9	6	17	18	0	
United States .....		0	10	1	0	0	1	0	0	
	893	5	0	160	4	0	22	15	0	
							1053	9	10	
							951	8	8	

\* Those countries marked with an asterisk have not yet paid up all their subscriptions.

TABLE SHOWING PROPORTION OF SUBSCRIPTIONS  
ACCORDING TO CLASS.

Financial Year.	SUBSCRIPTIONS FROM			Total.
	Distributive Societies.	Other Co-operative Societies.	Individual Members and Donations.	
1908-9	82.0 %	15.7 %	2.3 %	100 %
1907-8	88.0	8.0	4.0	100
1906-7	77.0	15.0	8.0	100

## Balance Sheet of the International Co-operative

CASH

	1907-08.	London Office. 1908-09.	Zurich Office. 1908-09.	Total. 1908-09.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.
To Balance in hand, July 1st	10 0 0	30 0 0	—	30 0 0
„ Subscriptions .....	886 13 8	740 10 5	33 5 0	773 15 5
„ Donations .....	25 8 6	17 13 0	—	17 13 0
„ Sale of Publications .....	17 8 8	38 8 5	3 8 6	41 16 11
„ Cremona Congress Subscriptions .....	206 15 2	—	—	—
„ Cash from London—Excess of Printing Account ...	—	—	7 14 6	7 14 6
„ Interest on Deposit Account	7 1 6	5 3 8	—	5 3 8
„ Bank Withdrawals.....	630 9 7	1214 14 7	—	1214 14 7
	1783 17 1	2046 10 1	44 8 0	2090 18 1

## BANKING

	1907-08.	1908-09.
	£ s. d.	£ s. d.
To Balance in hand, July 1st .....	463 1 5	975 19 4
„ Cash Deposits, June 30th .....	1143 7 6	801 15 6
	1606 8 11	1777 14 10

## LIABILITIES

	1907-08.	1908-09.
	£ s. d.	£ s. d.
To Rent and Light due .....	—	15 5 0
„ Printing "Bulletin," &c. ....	—	24 0 9
„ Balance of Assets over Liabilities .....	1005 19 4	543 10 10
	1005 19 4	582 16 7

**Alliance, from July 1st, 1908, to June 30th, 1909.****ACCOUNT.**

	1907-8.	London Office. 1908-9.	Zurich Office. 1908-9.	Total. 1908-9.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.
By Rent of Office, Cleaning, Heating and Lighting ..	66 6 7	53 3 0	2 3 1	55 6 1
„ Salaries.....	281 15 0	426 0 0	—	426 0 0
„ Printing and Stationery..	48 1 5½	47 1 5½	2 8 4	49 9 9½
„ Postage and Telegrams....	28 17 11½	25 18 9	6 16 4	32 15 1
„ Library and Furnishing..	22 3 1	25 6 8	1 3 2	26 9 10
„ Travelling .....	0 8 5	17 12 11	5 4 0	22 16 11
„ Carriage and Sundries ....	6 6 0	2 6 10	4 4 5	6 11 3
„ Cremona Congress Report..	—	333 4 4	—	333 4 4
„ Congress Expenses.....	107 15 7	—	—	—
„ Bulletin .....	35 17 7	156 10 11	7 5 10	163 16 9
„ Co-operative Wholesale Committee Expenses....	12 17 11	10 3 5	—	10 3 5
„ Press Directory .....	—	89 8 3	0 6 6	89 14 9
„ Annual Report .....	—	29 16 0	—	29 16 0
„ Slides, Blocks, and Books on Commission .....	—	10 8 0	—	10 8 0
„ Translations .....	—	4 19 6½	—	4 19 6½
„ Cash, Zurich Office—Excess Printing Account.....	—	7 14 6	—	7 14 6
„ Bank Deposits.....	1143 7 6	801 15 6	—	801 15 6
„ Balance in hand.....	30 0 0	5 0 0	14 16 4	19 16 4
	1783 17 1	2046 10 1	44 8 0	2090 18 1

**ACCOUNT.**

	1907-08.	1908-09.	1908-09.
	£ s. d.	£ s. d.	£ s. d.
By Withdrawals, June 30th .....	630 9 7	—	1214 14 7
„ Balance in Bank .....	975 19 4	—	—
„ Balance in Bank, June 30th, Current A/c	—	363 0 3	—
„ „ „ Deposit A/c	—	200 0 0	—
	1606 8 11	—	563 0 3
			1777 14 10

**AND ASSETS.**

	1907-08.	1908-09.
	£ s. d.	£ s. d.
By Cash in Bank .....	975 19 4	563 0 3
„ „ hand .....	19 16 4	19 16 4
	1005 19 4	582 16 7

I have carefully examined the books and accounts of the International Co-operative Alliance for the financial year ending June 30th, 1909, and hereby certify the above statement of accounts as correct.

July 21st, 1909.

A. WHITEHEAD.

## XVI.—NEALE CENTENARY.

(See Report 52, page 129.)

Saturday, April 2nd, 1910, was the centenary of the birth of Edward Vansittart Neale. The United Board, at its meeting in February, decided to mark the event by holding a ceremony over the grave of our departed leader, in Bisham Churchyard. The following is a short account of the proceedings :—

Saturday's function was an occasion of joy rather than of sadness. We rejoiced because, though Edward Vansittart Neale is no longer with us, his spirit still lives, because his memory is still fragrant, and because the seed he sowed has fructified abundantly. The company at the celebration included the following :—Mr. J. C. Gray (General Secretary, Co-operative Union), Messrs. Edward Owen Greening and E. W. Greening (Agricultural and Horticultural Association), Messrs. J. Shillito and T. Brodrick (chairman and secretary, Co-operative Wholesale Society), Mr. Joseph Greenwood (North-Western Section), Messrs. R. Halstead and T. Adams (Co-operative Productive Federation), Mr. T. Horrocks (secretary, North-Western Section), Mr. H. J. May (secretary, Southern Section), Mrs. Gasson (Southern Section), Mr. W. Clayton (secretary, Northern Section), Mr. J. Murdoch (Northern Section), Mr. J. Lochhead (Scottish Section), Mr. Duncan Bailey (Midland Section), Mr. R. R. Prynne (South-Western Section), Mr. E. R. Wood (Western Section), Messrs. T. Wood and J. Odgers (chairman and manager, Co-operative Insurance Society), Mr. W. Openshaw (London Branch, Co-operative Wholesale Society), Mr. Prince (president, High Wycombe Society), and Messrs. A. Hewitt (director) and W. M. Bamford (editor) *Co-operative News*.

In the churchyard the visitors were received by Sir Henry Vansittart Neale and the Vicar (the Rev. W. Farrer), who is cousin to Sir Henry. One was forcibly reminded of the father in the son. There was the same urbanity of manner, the never-failing courtesy, the modest, retiring disposition, the quiet, dignified bearing, and the kindly solicitude for those around him. Later the company was joined by Lady Neale, Miss Edith V. Neale, sister to Sir Henry—who on more than one occasion accompanied her father to our annual Congress—Miss Elizabeth V. Neale (a daughter), and Miss Hilda Dickinson (a granddaughter). The ceremony at the grave—the grave marked by a plain white marble cross—was simple and impressive. It was impressive in its simplicity. It was in tune with the life and spirit of the man whose memory it honoured. A beautiful floral cross was laid reverently on the mound by the General Secretary of the Union ; representative speeches followed, and many and eloquent were the tributes they contained. In the churchyard one noticed the resting-place of George Kenneth Vansittart Neale, the fourteen-year-old son of the present occupant of Bisham Abbey. His death at Eton on October 4th, 1904, was a blow to Sir Henry from which he has never recovered. Inside the little church, with its fine stained-glass

windows, is a marble statuette of the young Etonian. He is represented as a chorister kneeling in prayer.

The ceremony over, the band of hero worshippers were entertained, and afterwards shown through the Abbey. In the large hall, with its musicians' gallery and its walls hung with tapestries of the period of George III., we were carried back to the times of the jovial monks and the Knights Templars who feasted and made merry within its walls. It was with delight that Sir Henry produced the silver key presented to his father by the Hebden Bridge Fustian Society, and the silver casket which marked his retirement from the Board of the Co-operative Insurance Society.

#### SPEECHES FROM REPRESENTATIVE CO-OPERATORS.

Mr. E. O. GREENING said it was well they had come to honour the memory of Edward Vansittart Neale, for he devoted his life to the co-operative movement. He (the speaker) had often tried to realise the exact conception with which each distinguished co-operator of the past had impressed him. Thomas Hughes was their hero, the brave knight-errant of co-operation; J. M. Ludlow—happily still with them—was its wise counsellor, the Ulysses of their movement; George Jacob Holyoake was their brilliant historian; Thomas Blandford was a devoted martyr; and of Edward Vansittart Neale there could be but one description—he was the saint of co-operation. Edward Vansittart Neale impressed him differently from all other men. He was filled with the spirit of co-operation, as they conceived the early saints of religion to have been filled with the Holy Spirit. He made one feel the inadequacy of one's own conceptions. To him co-operation was the uplifter, the emancipator, the regenerator of mankind and society. By working together in true fellowship on just lines, men could not only raise themselves from the lowest conditions to happy competence and content—they could be reborn into a new spirit of fellowship in work and in life. Mr. Neale placed voluntary co-operation before all other forces as a means of lifting labour on to its feet. Although as a Conservative he held his own political views firmly, he regarded political action as quite secondary in importance to the co-operative movement. He would sometimes say that Parliament might well be content to do as little as possible if only the people were carving out their own redemption through co-operation and co-partnership. He would not admit for a moment that this could not be done, or could only be done after certain political changes had been effected. He would refer to such homes of distinction as that at Bisham, and ask, "How have they been created? By families accumulating treasures of art, literature, and taste, generation after generation, each succeeding one adding something to the stock. Let labour go to work in the same spirit, making their societies of manufacture and trade all permanent, and always capable of growth and development. Let them have the spirit in their co-operative societies that the best of the aristocracy had had in their family relations. With that spirit animating them, there were no bounds to their possible success." It

had been said that Mr. Neale had lost £40,000 in co-operative experiments. The amount was nearer £60,000. Yet his faith never wavered. It was faith (proceeded Mr. Groening) which possessed Mr. Neale—the faith which moved mountains. For his faith he lived, and in it he died labouring to the last. Whilst he sought to inspire workers with an honourable desire to own wealth—in the highest and best meaning of the word—he showed by his own course of life that mere riches and the pleasures of them were of no account in his estimation. He exiled himself from those beautiful surroundings to live a life of hard and laborious endeavour in the poorest environment for the sake of those whom he was ever urging to strive to raise themselves. His personal charm, goodness, and sweetness he (the speaker) would ever have cause to remember.

Mr. J. C. GRAY (General Secretary of the Co-operative Union), who spoke with considerable feeling, said he was honoured to represent the Co-operative Union of Great Britain on such an occasion, and to pay tribute, on behalf of two-and-three-quarter million co-operators, to the life and work of their great departed leader. Seventeen years ago they came to that same beautiful spot to mourn the loss of Edward Vansittart Neale. They came with sad hearts, thinking they had lost the inspiration of the movement. To-day they came with gladness and joy to show appreciation of his memory and the good work he did. Twenty-six years ago he (Mr. Gray) was brought into close contact with Mr. Neale as his assistant secretary, and from that time he had had the warmest affection and highest regard for him. Mr. Neale was like a father to him. No movement ever had a more devoted, a more disinterested and self-sacrificing leader than had co-operation in Mr. Neale. When he came into possession of that mansion, he was urged to leave his humble lodgings in Manchester, but he insisted upon remaining until the age of eighty-one, when his strength was failing him. To-day they were not grieving, but rejoicing. They were honouring the memory of a great man, who had held aloft the high ideals of their movement, through which he saw the possibility of creating a new social and industrial order.

Mr. J. SHILLITO (chairman of the Co-operative Wholesale Society) said they all knew the special trend of Mr. Neale's mind, but that never stood in the way of the promotion of the general principles and policy of co-operation. He knew the work of Robert Owen before him, and how that had suffered for want of legal protection. He drafted the first Industrial and Provident Societies Act of 1852, which was helped through Parliament by Thomas Hughes and Walter Morrison. How the movement had grown since then was well known to them all, and this could not have been accomplished without that safety and security which the Act provided. When Mr. Neale came to be closely associated with the movement he did all he could to make its constitution in accordance with his own ideas and powers, and to place it in a position of competency to do its work. He was always open to be consulted on questions of law. On Sunday afternoons, in his little room in Manchester, he had talks with working men, and did everything he possibly

could to prove the power of associated effort. He was possessed of a kindliness of heart, a humble mind, and contrite spirit, and used all his talents in the promotion of justice, freedom, and righteousness. He spent his life in the promotion of a great cause, in the success of which they were now rejoicing.

Mr. JOSEPH GREENWOOD referred to the help which Mr. Neale gave in the building up of the Hebden Bridge Fustian Manufacturing Society, and how those associated with that society were endeavouring to put into practice the principles of the Christian Socialists. They were delighted when Mr. Neale was appointed general secretary of the Co-operative Union. Mr. Neale put them in the right path in regard to their rules, and the society had never looked back. He worked long and assiduously to put the productive societies on a proper basis, to help working men to become their own employers, and to better their lot in life. What could be done in this direction was to be seen at Hebden Bridge, where the workers were happier and better off than ever they had been. Mr. Neale's reputation and fame were international, and his name was honoured wherever it was known. If they could have more of such characters, the world would soon be a better place for the working classes.

Mr. LOCHHEAD, speaking on behalf of the Scottish Section of the Union, said he hoped that meeting would be the means of inspiring more of the rank and file of the movement with the spirit which animated Mr. Neale. They had arrived at a point in the history of the co-operative movement when its power was being felt to such an extent that its opponents were determined to put it down. If they were true to the principles of Edward Vansittart Neale the movement need not fear any opposition, and what they had to do to-day was to spread those principles amongst the rank and file of the movement. The movement was there to improve society, to make better lives, and to improve the conditions of working men and women.

Mr. HALSTEAD (Productive Federation) said he represented a section of the movement more indebted to Mr. Neale than any other. The productive societies he represented were survivals, in a way, of the old working-men's associations to which Mr. Neale devoted so much time and money. They were benefiting even from what were regarded as Mr. Neale's failures, although he (the speaker) did not believe any good movement did fail. It might fail in the form in which it was started; but Mr. Neale's work had not been bound by cast iron systems. He had striven for great principles, and instilled them into the minds and characters of the people. Proceeding, Mr. Halstead said he learned the principles of co-operation by actual work in a co-operative workshop, and the work of Mr. Neale was all the more greatly appreciated. Mr. Neale would rejoice in the growth of the movement, and in the knowledge of the way in which it had enriched the domestic life and the individual character of the people.

Mr. THOMAS WOOD (chairman of the Co-operative Insurance Society) recalled the services Mr. Neale had rendered to the Co-operative Insurance

Society during his period as a director from 1876 to 1892, and spoke of his accessibility and his willingness at all times to give any help that lay in his power. The present healthy position and high reputation of the Insurance Society were in no small measure due to the influence of Mr. Neale. No man ever gave more disinterested service or made more personal sacrifices of comfort and money for any cause than did Mr. Neale. There was an old adage that it was better to have tried and failed than never to have tried at all, and the successes which were built upon what were regarded as initial failures proved the soundness of the saying. He (Mr. Wood) regarded the movement as a machine, the development of which was due to experiments, whether such were failures or successes. The co-operative machine was now working smoothly, but they must not forget those who had worked to bring about such a condition of things.

Mr. A. HEWITT (director, Co-operative Newspaper Society) paid a tribute to Mr. Neale's literary work for the movement, many of the best articles which had appeared in the *Co-operative News* having been written by him. What struck him (Mr. Hewitt) most in regard to Mr. Neale was his capacity for work. Mr. Neale translated many articles from foreign co-operative papers for the benefit of English readers, and he would have rejoiced at the progress which international co-operation was making to-day. To show that Mr. Neale troubled about small detailed matters as well as big ones, he might mention that for many years he compiled the yearly index to the *News*. In a speech before the directors and employés of the *News*, Mr. Neale described the Newspaper Society as a productive society because it produced co-operators. Concluding, Mr. Hewitt said it was said the good men did lived after them, but it should be remembered that much depended upon those who were left behind to carry on the work. He hoped the ceremony that day would remind co-operators of the good Mr. Neale did, and inspire them with zeal so that it should not die.

Votes of thanks to Sir Henry Vansittart Neale and the Vicar brought the ceremony to a close.

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## REPORTS OF THE SECTIONS AND DISTRICT ASSOCIATIONS.



### (1) IRELAND.

#### REPORT OF THE EXECUTIVE OF THE CO-OPERATIVE UNION, IN IRELAND, AND OF THE CONFERENCE ASSOCIATION.

##### (a) THE EXECUTIVE.

During the year twelve meetings were held, at which the attendances were as under :—

	Present.	Absent.
Mr. Archer .....	11 ....	1
Mr. Barbour.....	4 ....	8
Captain Bryan.....	3 ....	9
Mr. Fleming.....	11 ....	1
Mr. Gray .....	8 ....	4
Mr. Knox .....	12 ....	0
Mr. Palmer.....	10 ....	2
Mr. Whitehead .....	3 ....	9

The following appointments were made at the meeting held in July :—

*President* ..... Mr. R. Fleming.

*Treasurer* ..... Mr. H. Archer.

*Secretary and Editor of local "Wheatsheaf"*—

Mr. Wm. M. Knox.

*Representatives on Central Board*—

Messrs. Archer and Fleming.

##### PROPAGANDA.

We were invited to be represented at the Irish Trades Union Congress, held in Limerick, in Whit-week. Mr. Knox attended, and was allowed an opportunity of addressing the Congress on the subject of "Co-operation in Ireland," receiving a very cordial hearing. Subsequently he visited Cork and Queenstown, and in the latter town a very successful meeting was held, resulting later in the formation of a new society, which commenced trading in October, and is doing well. In Cork very serious trade disputes during the summer prevented anything being done until matters were settled somewhat. A meeting was held in April in Waterford of representatives of various trades at which Mr. Archer was present and spoke, resulting in the appoint-



Organisation Society). The papers read were by Mr. Sykes, on "A Federal Baking Society for Dublin," and Mr. Laird, on "Co-operation in Ireland." All of these papers were instructive, and very keen and valuable discussions took place on them. The joint annual conference was held in Lucan at the request of that society, when there was an excellent attendance, representing all the affiliated societies, as well as representatives of the Dublin Trades Council and Irish Parliamentary Committee. The annual statistical statement was considered, and reports received from the various societies. A warm interest in the work of the executive has been manifest on every occasion.

A special conference of committee-men, secretaries, and managers was held in Belfast, in February, when Mr. Richardson read a paper on "A Proper System of Checking Cash," which led to an animated discussion. A strong desire has been expressed for closer relationship between the officials of Irish societies, and efforts are being made towards the realisation of that useful object.

Four new members have been admitted during the year, viz., Bray, Rosslare Harbour, the Irish Agricultural Wholesale Society, and the Belfast and District Branch of the Amalgamated Union of Co-operative Employés.

Thanks are due to the entertaining societies for their hospitality, and also to the United Co-operative Baking Society and the Paisley Co-operative Manufacturing Society for annual subscriptions.

The following is the cash statement of the Conference Association for the past year:—

Receipts.	£	s.	d.	Expenditure.	£	s.	d.
To Balance in hand from 1908 .....	19	13	3	By Auditing .....	3	17	9
„ Subscriptions:—				„ Special Conferences and Meetings .....	7	2	6
Armagh .....	4	10	10	„ Free "Wheatsheafs" .....	1	4	0
A.U.C.E. ....	1	15	2	„ Ordinary Conferences—			
Ballymena .....	4	9	2	Portadown .....	2	7	4
Belfast .....	20	14	2	Dublin .....	0	14	9
Bray .....	0	8	6	Lucan .....	20	4	0
Coalisland .....	0	15	0	Ballymena .....	5	17	9
Dublin .....	4	10	0	Dublin .....	3	8	0
Dublin Industrial .....	1	13	11	Belfast .....	4	17	4
I.A.W.S. ....	1	8	0	„ Printing .....	4	13	4
Keady .....	0	6	8	„ Postages and Bank Commission ..	2	15	8
Larne .....	0	14	0	„ Hire of Limelight Lantern .....	1	6	2
Lisburn .....	6	2	6	„ Balance to 1910 .....	20	13	1
Lucan .....	1	1	8				
Newry .....	0	18	4				
Portadown .....	1	16	1				
Rosslare Harbour .....	0	7	5				
„ Auditing .....	2	2	0				
„ Advertisements—							
U.C.B.S. ....	1	12	6				
P.C.M.S. ....	1	12	6				
„ Donations—							
U.C.B.S. ....	2	0	0				
P.C.M.S. ....	0	10	0				
	£79	1	8		£79	1	8

I have examined the above accounts, compared the vouchers, and found same correct.—ARCH. C. HUSBAND.

R. FLEMING, Chairman.

WM. M. KNOX, Secretary.

## (2) MIDLAND SECTION.

The attendances of the members of the Board have been as below :—

	Present.	Absent.	Possible.
Mr. D. Bailey .....	10	1 (dep.)	11
Mr. G. Bastard.....	11	—	11
Mr. J. Butcher.....	8	3	11
Mr. S. Butler .....	11	—	11
Mr. W. J. Douse .....	11	—	11
Mr. J. Langley.....	10	1 (dep.)	11
Mr. D. McInnes .....	11	—	11
Mr. W. Millerchip .....	9	2	11
Mr. F. Rankin.....	11	—	11
Mr. S. Redfern.....	11	—	11
Mr. C. A. W. Saxton .....	11	—	11

### *Honorary Members.*

Mr. E. L. Griffiths.      Mr. W. W. Smith.      Mr. Geo. Woodhouse.

The following appointments were made at the first meeting, held at Birmingham, June 5th, 1909:—

*Chairman* : Mr. F. Rankin.      *Treasurer* : Mr. D. Bailey.

*Secretary* : Mr. D. McInnes.

Representatives—

*On the United Board* ..... Messrs. Rankin and McInnes.  
 „ *Educational Committee* ..... Mr. Langley.  
*For Production and matters relating thereto* ..... Mr. McInnes.  
*On Sectional Choral Association Committee* ..... Mr. Millerchip.  
 „ *Educational Association Committee* .... Mr. Redfern.  
 „ *Exhibitions and Demonstrations Com.* .... Mr. Saxton.  
*On Notts. District Arbitration Committee* ..... Mr. Bailey.  
*On Anti-Credit Committee* ..... Mr. Rankin.

The following statistics show the position of the movement in the section at the end of the year:—

	1909.	1908.	Increase.	Decrease.
Number of Societies ..	223 ..	226 ..	—	3
Share Capital.....	£3,344,188 ..	£3,182,255 ..	£161,933 ..	—
Membership ..	311,437 ..	301,724 ..	9,713 ..	—
Sales.....	£7,529,806 ..	£7,367,404 ..	£162,402 ..	—
Profit .....	£883,620 ..	£848,836 ..	£34,784 ..	—

We attribute the increased trade of the movement within the section during the year mainly to special propaganda work promoted by several large societies and by the district associations and to efforts initiated by the Board to assist a number of small struggling societies. Valuable help has been given by the Joint Propaganda Committee who have granted the services of Mr. Griffiths as canvasser, and wherever it has been necessary to hold public meetings in connection with his work he has been supported by members of the district executive committee or of the Board. The following places among others have received special attention during the past year:—West Haddon, Badby, Bozeat, Grindon, Easton, Evesham, Napton, Shifnall, and Skegness. At Skegness, the Lincoln District Association has succeeded in establishing a society which is being conducted so far with every promise of success. Before its establishment overtures were made to neighbouring societies to open a branch, but for various reasons each declined, the chief being that developments nearer home were needed and had prior claim. The district executive committee are assisting the newly-established society by promoting meetings in neighbouring agricultural villages which afford very suitable ground for development, there being in each a fair proportion of small holders who would be greatly benefited by co-operation.

Success has attended the Leicester District Association's efforts at Barrow-on-Soar, where a society is being established. Here, as at Skegness, requests made to neighbouring societies for a branch were not entertained, hence the establishment of an independent society became imperative.

At Evesham, where the society was amalgamated with Worcester last May, a gratifying increase of trade has resulted and interest among the local members has been very much quickened. Prospects of development are favourable, but we realise strongly that propaganda work in this district must be continued, at the right seasons of the year, among the numerous small holders before the co-operative movement can attain the commanding position it ought to hold among this class to prevent them from being exploited by the army of intermediaries who take toll of their produce on its way to the great markets.

The societies at Cheadle and Cleve Hill, formed in 1908 as an outcome of propaganda undertaken at our instance in 1907, have been battling against difficulties occasioned by defective management. We hope and believe these drawbacks, which are common to many young societies, may be overcome,

and that, in future, advice given by our representatives when asked for may be accepted and acted upon.

We have had pleasure in giving assistance to the Stirchley Society in establishing a branch at Bromsgrove, a populous industrial district which has not hitherto had the attention it has deserved, owing to causes beyond our control. The Worcester and Stirchley societies ought now to come to an agreement as to boundaries within which each will develop. The friendly relations which have long existed between these societies will doubtless result in propaganda work being undertaken by each, which will quicken the growth of co-operation on lines satisfactory to the Board and in harmony with the sentiment of societies in the Birmingham district. In addition to the portion of this industrial area not yet covered, we have marked out other districts, chiefly agricultural, on the east and west sides of the section, as suitable ground for special propaganda during the incoming year.

In respect to overlapping, the Lea and Holloway and Ripley societies have adjusted their recent differences satisfactorily, and we hope that both societies may eventually be willing to accept our recommendation to amalgamate. Efforts have been made to fix boundaries between the Coalville and Markfield societies. Each society having expressed a desire for the Board to adjudicate, Messrs. Bastard and Redfern were appointed to attend a meeting of representatives of both societies, but it was found impossible to reach an agreement. Our 'representatives' proposal of amalgamation, as an alternative, has not yet been accepted for consideration by either society, but we are satisfied that in the interests of both this would be the wisest course to adopt, seeing that the Markfield Society pays dividend in goods only, and is not as well qualified as Coalville to cater for the whole of its members' requirements.

New Basford Society, referred to in our last year's report as having failed to effect an amalgamation with any neighbouring society, is now in liquidation, and from the ground it has hitherto covered the Nottingham and Cinder Hill societies, having agreed upon boundaries, are now enrolling members. We believe that by their joint efforts the progress of co-operation in this important district will not be checked as at one time appeared probable, owing to the regrettable failure of the New Basford Society.

At the request of the United Board Educational Committee we have interviewed the educational committees of a number of societies with a view of inducing them to establish Co-operative Circles for Young People, and our proposals in most instances have been received favourably. Having thus broken ground in this direction, we trust the Sectional Educational Association may be able to give attention to the promotion of this work, which comes well within the objects sought to be promoted by the association.

Managers' Training Centres have been conducted at Birmingham and Derby under Mr. Pattinson, and a preparatory class, at the request of co-operative employes at Leicester, under Mr. Bradshaw, has been established with the view of its being developed into a Managers' Training Centre next year.

Action has been taken jointly by the Board and the district associations on a wider scale than heretofore to minimise credit trading, and written reports in respect to meetings held have been forwarded through our representative, Mr. Rankin, to the Anti-Credit Committee. We find that public feeling in most instances is in favour either of strictly cash trading or of limiting credit to one week, and our efforts will be continued towards engendering and maintaining opinion within our societies sound and healthy upon this important co-operative feature.

Two full sectional conferences have been held during the year. At Kettering the question of "Agricultural Co-operation and its Relation to Distributive Societies" was submitted on November 6th, 1909, when Mr. J. Mastin read his Congress paper. There was an intelligent and well-sustained discussion, and a resolution was carried expressing the desirability of societies connected with the growing agricultural co-operative movement becoming affiliated to the Co-operative Wholesale Society, so as to promote mutuality of interest between the agricultural and industrial societies, and create reciprocal trading. The conference at Rugby, on February 26th, 1910, dealt with "Overlapping," the discussion being opened by Mr. Geo. Bastard upon the recommendations referred to the societies for consideration by Newcastle Congress. A resolution approving them was carried unanimously. The secretary presented a report respecting rail and steamboat arrangements being made for delegates from societies in the section visiting the International Congress at Hamburg next September. Both the sectional conferences were numerously attended.

In concluding our report we desire to express our indebtedness to the district secretaries for the work they have accomplished during the year, and which has ably and effectively supplemented the work that has fallen to the Board.

F. RANKIN, Chairman.

D. McINNES, Secretary.

## REPORTS OF THE DISTRICT ASSOCIATIONS.

### No. 1.—NORTHAMPTON AND EARLS BARTON.

#### Executive Committee.

Mr. W. Rogers (chairman), Northampton.	Mr. C. Sheffield, Earls Barton.
„ G. T. James (secretary), Moulton.	„ W. Mellows, Harpole.
„ J. Packer, Long Buckby.	„ A. C. Minney, Yardley Hastings.
„ C. Richardson, Northampton.	„ G. Faulkner, Moulton.
„ R. York, Daventry.	„ G. Arthurs, Pitsford.

It is again with pleasure we report another year of progress. The district has held three conferences during the Congress year, and these have been well attended.

The first conference was held at Daventry on April 17th, when Mr. P. W. Simpson introduced for discussion the question of the "Organising and Financing of Future Congresses."

The second conference was held at Harleston on November 13th, when Mr. D. McInnes' paper on "Contributions to the Co-operative Union" was read by Mr. D. Bailey, and discussed. The district executive were re-elected at this meeting. A vote of thanks was accorded the district secretary for his past years of service to the association.

The third conference was a united one with the Kettering and Wellingborough district, and was held at Wellingborough on February 12th, 1910.

Two societies have celebrated their jubilee during the past year—Daventry and Braefield. The secretary of the former mentioned at the meeting that one of the pioneers was so interested in co-operation as to walk 300 hundred miles to Rochdale to procure what information of the movement he could. Mr. D. McInnes and the district chairman (Mr. W. Rogers) gave addresses at the Daventry Society's meeting.

West Haddon Society, we are pleased to state, is again sound and solvent, and has increased its trading account. Mr. W. Kay, the Co-operative Wholesale Society auditor, has worked hard in helping to put the society on its feet again, and the societies in this district have sent in subscriptions. The amount received from all sources was £312. 3s. The committee say that the circumstances of the society were never more flourishing, or its prospects more bright. The district executive have gone into the matter of credit trading. Having met your representative, Mr. J. Butcher, they decided to wait on societies' committees, and deputations have done so and brought before them the advantages of cash trading as the fundamental principle of co-operation.

The Northampton Society is making splendid progress, and its trade has increased by over £12,000, while it has done a trade of over £61,000, and made 666 new members this year. It has erected up-to-date stables, and is progressing with the erection of a new drapery and millinery shop, at a cost of three to four thousand pounds. On the opposite side of the street they have opened a new boot department. Lectures, socials, and new members' teas, with children's classes, have been held. The educational committee and women's guild carry on a good work.

The Moulton Society has purchased five cottages and a grocery shop, and decided to alter the bakery and erect a two-decker oven, at a cost of £200 and upwards.

The Brixsworth Society has erected its new bakery, which is now in working order.

On January 11th, at 6-30 a.m., the Blakesley Society sustained a loss by fire.

The Pitsford, Denton, Ecton, Braefield, Yardley Hastings, Brington, and Cogenhoe societies are still holding their own.

The Long Buckby Society is about to commence building new drapery and grocery central stores, with a meeting room to accommodate 325 persons. The sales of the society, including grazing and wholesale account, show an increase of over £2,000. Alterations have been carried out in the butchery department.

In submitting our report for the past year, while regretting that some of the societies show a decrease in trade, others, we are pleased to say, show a steady increase, and we hope that when the figures are tabulated for the

district we shall be able to show a steady increase in members, trade, and capital over 1908.

The great difficulty societies have had to contend with is a reduction in profits, which in some cases has necessitated a reduction in dividend. This, we suppose, is not confined to our district alone, but will apply to the movement generally, and is to be accounted for to a large extent by the unfavourable condition of the provision markets during the year, and a corresponding desire on the part of managing committees, as far as possible, not to increase unnecessarily the cost of articles of consumption to their members. This we feel is a step in the right direction, and we trust that members will realise the advantage co-operation is able to confer upon them during this period of increased cost of living, for one can scarcely realise what the cost of living would be to-day without the steadying influence of the co-operative movement. We trust that the educational efforts put forth among our members will enable them to realise that, after all, the movement does not exist solely for the making of dividend, good as that may be, but for supplying the wants of its members with goods from reliable sources at a reasonable price.

Since our last report we have held three conferences and three executive meetings.

The first conference was held at Finedon on Saturday, May 8th, when the question of how many should constitute the district committee came up for consideration. A resolution was unanimously adopted—

That the committee should consist of eight members, including the president and secretary.

Nominations of officers were made, and delegates appointed to attend Congress. The subject for discussion was a paper by Mr. Arney (secretary of the Finedon Society) on "Some Dangers to the Movement." Mr. C. Stokes, on behalf of the district, presented to the editor of the district *Record* (Mr. W. Kells) a bookcase and silver watch, in recognition of his past services.

The second conference was held in the Co-operative Hall, Rushden, on Saturday, August 28th. The result of the election of officers was made known at this meeting. The subject for discussion was a paper by Mr. W. H. Hobbs (Rushden) on "Competition in the Movement: A Bar to Progress."

The third conference was held in the Mission Hall, Burton Latimer, on Saturday, November 27th, when the following subjects were very efficiently dealt with by Mr. C. Stokes (secretary of the Burton Society):—  
(a) "Improvement of the Co-operative Union," (b) "Overlapping and Amalgamation," (c) "Congress Expenditure and Proportional Representation."

The conferences have all been well attended, and interest in the work of the association has been well maintained.

The women's guild continues to do good work in the district, a new branch having been formed at Rothwell.

Several societies have been actively engaged in propaganda work in the villages, and the Kettering Industrial Society has established a branch at the village of Geddingdon.

Production still continues to make good progress in the district, and we are pleased to be able to record good work done by the District Managers' Association formed some eighteen months ago. We feel sure that the subjects considered at their monthly meetings will prove helpful to the movement in the district.

The following is the financial statement for the year 1909 :—

Receipts.	£	s.	d.
To Grant from Co-operative Union..	11	2	2
„ Subscriptions from Societies ....	10	10	1
Audited— THOS. PANTHER.			
	<hr/>		
	£21	12	3
Expenditure.	£	s.	d.
By Balance due to Treasurer, March 1st, 1909 .....	0	3	0½
„ Attendances-Executive Meetings .....	10	8	5½
„ Delegate to Congress .....	4	0	0
„ General Printing .....	1	3	6
„ Postages .....	1	3	0
„ Secretary's Salary .....	2	0	0
„ Stationery .....	0	5	11
„ Balance in hand of Treasurer, February 1st, 1910.....	2	8	4
	<hr/>		
	£21	12	3

A. J. FOULDS, Secretary.

No. 3.—LEICESTER.

Executive Committee.

Mr. H. Clark (chairman), Leicester.	Mr. J. H. Iliffe, Burbage.
„ W. E. Pepper (secretary), Leicester.	„ A. Smart, Anstey.
„ S. Kemp, Leicester.	„ H. Biggs, Enderby.
„ E. Bent, Leicester.	„ J. Hunt, Huncote.
„ J. Gillett, Groby.	„ J. G. Waterfield, Gt. Wigston.
„ F. Boulter, Gt. Wigston.	„ T. O. Unwin, Shepshed.
„ E. Wills, Leicester.	„ C. Armston, Croft.
„ J. W. Murby, Leicester.	„ R. Smith, Barwell.
„ S. J. Mellor, Leicester.	„ J. Timson, Barwell.
„ A. T. Smith, Leicester.	„ J. G. Wills, Hinckley.
„ A. H. Hibbett, Leicester.	„ T. J. Marson, Coalville.

We have pleasure in presenting our annual report and balance sheet for the year ending December 31st, 1909, which shows a balance in hand of £6. 7s. 8½d.

During the year four conferences and two committee meetings have been held.

The Leicester Distributive Society, we are pleased to say, shows an increased trade of £5,678 over last year.

Reports to hand show increased trade generally in the district, notably at Shepshed, Burbage, Coalville, and other societies.

The various productive societies in the district continue to make progress,



The committee have pleasure in reporting a revival of trade and renewed prosperity since the passing of the cloud of industrial depression which marked the preceding year.

The work of the committee has had satisfactory results in many ways, although their efforts to reach the smaller societies in the rural areas has not been so fruitful as could be wished. They are, however, in touch with several of the societies, and are making attempts to lessen the evil of credit that weighs so heavily on the shoulders of these rural branches of the movement.

Four meetings of the executive have been held, apart from conferences, and these latter have taken place as follows:—

At Nuneaton, on September 25th, when a paper was read by Mr. J. Clay (secretary of the district) on "The Closer Union of Co-operative Societies."

At Atherstone, on November 20th, when Dr. J. T. Herring (Atherstone) gave an address on "Co-operative Holidays." This lecture was aided by the use of the lantern, and formed a new and pleasant feature of these meetings.

A joint conference was held with the Leicester District, at Great Wigston, on January 15th, 1910, when Mr. J. G. Waterfield (Wigston) gave a paper on "Remarks on Co-operative Production."

The annual meeting was held at Lockhurst Lane Society's premises on June 26th; when the officers for the year were appointed.

Reports from the various societies are as follows:—

Rugby Society, after some trying times, has prospered this year, and has broken its own record for sales. It has also rebuilt the branch store at Dunchurch, and has considerably enlarged the accommodation at the central premises. It has also established piggeries, upon the success of which it reports very favourably.

Coventry Society has also experienced a welcome revival in trade and a considerable addition to its membership. The "Climax" Check System has been adopted this year, one new branch has been added, and plans for two more have been passed.

Lockhurst Lane Society has added a large range of shops to its possessions. This large new branch on the Foleshill Road contains five shops and several show and store rooms, and has accommodation for provisions, drapery, outfitting, boots and shoes, &c., and is a handsome feature of the district. The membership has increased by 220, and altogether this society should in the near future exercise an influence over a wide suburban area.

Nuneaton Society has well maintained its standing in spite of adverse circumstances. It has also acquired land for a new branch at the end of Abbey Street, and has purchased premises adjoining its central stores with a view to further expansion later on.

At Atherstone good progress has been made. The festivities connected with the celebration of its "coming-of-age" and the visits of the district association have infused new life and vigour into its members. A good

increase in both membership and trade is reported, and there is every hope of a very successful year for the society.

The Coventry Watch Society, we regret to report, has not done so well as in former years, having suffered somewhat heavily from a decline in trade, and we commend this society to the attention and support of the movement with a hearty wish for its renewed prosperity.

The various educational agencies connected with the societies are in good working order, and the branches of the women's guild are acting in harmony with their respective societies.

Generally, therefore, we have pleasure in recording the year's progress, and trust it will be well maintained and surpassed by the record for 1910.

The following is the financial statement for the year 1909 :—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Cash in hand December 31st, 1908	6	6 11½	By Attendances—Executive Meetings	7	0 4
„ Grant from Co-operative Union..	13	18 2	„ „ District Conferences..	7	9 0
„ Subscriptions from Societies ....	7	19 0	„ General Printing and Stationery..	4	9 3
„ Pamphlets sold.....	0	17 6	„ Postages .....	0	9 9½
			„ Secretary's Salary .....	2	0 0
			„ Delegate to Congress .....	3	3 0
			„ Auditors' Fees .....	0	4 0
			„ Balance in hand of Treasurer,		
			January 1st, 1910.....	4	6 3
Audited—					
ERNEST HILTON.					
ARTHUR KEENE.					
£29 1 7½			£29 1 7½		

JAMES CLAY, Secretary.

#### No. 5.—BIRMINGHAM.

##### Executive Committee.

Mr. A. Tanner (chairman), Kidderminster.	Mr. G. Jones, Alcester.
„ Chas. A. W. Saxton (secretary), Worcester.	„ R. Hill, Soho.
„ F. H. Bruff, Birmingham Printers.	„ H. W. James, Birmingham Industrial.
„ W. Summers, Ten Acres and Stirchley.	„ M. Mills, Highley.
	„ I. Evans, Dudley.

Co-operation in this district, particularly in the large towns, continues to make progress, especially near the City of Birmingham itself, where the Birmingham Industrial, Soho, and Ten Acres and Stirchley societies are spreading the co-operative principles among a continually increasing membership. The same applies to Dudley, which society, having got over its financial difficulties, hopes to make rapid progress. It has a rare opportunity, the population being large and mostly working class.

South of Birmingham, Alcester, Kidderminster, and Worcester all report record sales; Bidford, too, is doing good work among the agricultural

labourers. Evesham Society has ceased to exist as a separate society, having amalgamated with Worcester, and hopes are entertained that co-operation may yet prove successful in this old garden town.

During the year two new societies have been registered, one distributive and the other productive; the former at Clee Hill, among the quarrymen, and the latter at Worcester, where a basket making society has been started. In addition to these, a small holders' association has been established near Evesham and known as "The Badsey Growers Limited."

The Birmingham Printers are still progressing and seem to have good prospects for the coming year; the other productive societies, viz., Alcester Needle and Midland Sheet Metal Workers, are doing useful work.

Four conferences have been held, the first at Worcester, on January 30th, Mr. J. Millington reading his paper on "Duties of Management Committees." There was a large attendance and the paper was well discussed.

The second conference was held at Storchley on April 24th, the subject for discussion being "Co-operation and its Possibilities," written and read by Mr. T. Hackett. Here again the attendance was good, and the points raised in the paper provided a lively debate.

The third and annual meeting was held at Bidford, and, as was only natural, the paper read by Mr. J. Bryan was on an agricultural subject, viz., Mr. Mastin's Congress paper, "Agricultural Co-operation and its relation to Distributive Co-operative Societies." As at the previous conferences, the delegates had plenty to say on the question of bringing the producer in the country and the consumer in the towns closer together. The officers for the year were elected at this meeting. Mr. J. Jevons, not seeking re-election, was thanked for his services.

The fourth and last was held in connection with the annual convention in September. This reunion of the co-operators of Birmingham and Stafford districts and other parts of the section continues its successful career. Each year some new feature is added, and 1909 provided a choir contest for a beautiful silver challenge shield, value 25 guineas, the object being to encourage the formation of choirs in connection with societies in the two districts.

At the morning session Mr. Councillor W. Millerchip, Mayor of Walsall, presided, Mr. F. H. Bruff reading his paper on "Co-operative Production." This subject, as is usual, created a lively discussion. At the afternoon session the chair was occupied by Professor Kirkaldy, of Birmingham University, who referred to the ideals of co-operation. Mr. A. Stanley, M.P., was the speaker, his subject being "Co-operation and Unemployment." There was a crowded audience, great interest being taken in the subject.

The choir contest resulted in a victory for Worcester, who thus have the honour of being the first holders.

The concert in the evening, given by the combined choirs of Birmingham, Storchley, Walsall, and Worcester, was attended by a large and enthusiastic audience.



Cannock Society has done well. Sales and profits have increased, and extensions have been made at one of the branches.

The Stafford Society has had a very poor year. Differences have occurred with the employes' union, but we are pleased to say the matter in dispute is now settled.

Stone Society has done very well.

Wolverhampton Society has had to rebuild one of its branch shops, and the branch started at Bilston some time ago has not come up to expectation.

Wednesbury Society is doing well now, and is extending its bakery to meet the growing trade.

Rugeley Society is at last successful. Under the present manager (Mr. Bush) it is doing splendid work, and the premises have been extended to meet the requirements of its growing trade.

The Shrewsbury Society has made good progress, and Oakengates Society is now doing very well.

Ironbridge and Oswestry societies are both making good progress.

The only cause for regret is the large amounts some of our societies have owing for goods. The matter is receiving the attention of the district executive, and we hope during this year to induce the societies to do something to reduce these amounts.

The following is the financial statement for the year 1909 :—

Receipts.	£	s.	d.	Expenditure.	£	s.	d.
To Cash in hand, January 1st, 1909..	0	0	3	By Attendances Executive Meetings and District Conferences ....	15	9	7
„ Grant from Co-operative Union..	5	0	0	„ Special Propaganda—			
„ Subscriptions from Societies ....	10	12	6	Deputations to Societies.....	0	5	6
„ Cash from Co-operative Union for Conferences .....	9	4	8	„ General Printing and Stationery.	0	11	9
Audited—				„ Postages .....	1	0	11
JAMES GRANTHAM.				„ Delegate to Congress.....	1	0	0
				„ Balance in hand of Treasurer, December 31st, 1909 .....	6	9	8
	£24	17	5			£24	17 5

HENRY SANDERS, Hon. Secretary.

#### No. 7.—DERBY.

##### Executive Committee.

Mr. Thos. Godkin (chairman), Ripley.  
 „ Thos. Leaman (secretary), Ripley.  
 „ G. Preston, Langley Mill.  
 „ George Wilson, Derby.  
 „ Jos. Swindell, Ilkeston.  
 „ J. W. Pugh, Clay Cross.

Mr. F. Levick, Derby Printers.  
 „ W. Wyld, Tibshelf.  
 „ James Ball, Bolsover. [Printers.  
 „ T. H. Edinborough, Long Eaton  
 „ W. Mitchell, Long Eaton.  
 „ C. Purdy, Langley Mill.

The past year, with one or two exceptions, has been marked by a steady progress of the movement in this district. Notwithstanding the general depression in trade, the larger societies have increased in membership and trade.

Four conferences have been held. The first was held at Langley Mill on March 20th, the subject for discussion being "Anti-Credit : The Special Committee's Report to Newport Congress." Mr. F. Rankin (Midland Sectional Board) introduced the question in an able manner, especially considering the difficult subject he had to deal with. He pointed out very plainly the serious extent to which the evil is growing in the movement. In the discussion there was some very plain speaking, and in some instances statements made that would have been better withheld.

The second conference was held at Tibshelf on June 26th. Mr. S. P. Leah (Co-operative Insurance Society) attended and read his paper entitled "Collective Life Assurance." In addition to the ordinary discussion, a number of questions were asked, and satisfactory replies given by the writer of the paper.

The third conference was held at Codnor Park on October 16th, when the subject for discussion was "Overlapping and Amalgamation"—suggestions as to the manner in which overlapping might be dealt with, issued by the Co-operative Union. The subject was introduced by Mr. Wm. Parker, chairman of the local society, by a short paper of his own. There was a great deal of warmth and excitement introduced into the discussion, owing chiefly to local circumstances. After a long discussion, the following resolution was carried unanimously :—

That this conference is of opinion that some steps should be taken to mitigate the evils to-day existing because of overlapping, but it is impossible at present to come to any definite arrangement on the lines laid down in the paper, and the district executive will take the necessary steps to convene another conference on the subject as early as convenient.

The conference referred to above was held at Derby on February 5th, 1910, jointly with the district women's guild. Mr. T. H. Edinborough (Long Eaton) reopened the discussion by reading a short paper of his own, entitled "Towards Unification." The discussion that followed was of a much lighter tone than the Codnor Park meeting, but no further resolution was submitted to the conference.

In conclusion, we very much regret to say that there is still a considerable amount of credit trading done by a few societies. The Ripley Society has for some years cut off either a department or a branch every half year from credit, and in a short time will abolish the evil altogether; but, unfortunately, some members, when they find their credit is stopped at their own shop, go and join another society that will allow them credit. This ought not to exist in the movement. In some parts of the district overlapping is also very prevalent, credit and overlapping running together.

The following is the financial statement for the year 1909:—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Cash in hand, January 1st, 1909..	2	3 9½	By Attendances—Executive Meetings		
„ Grant from Co-operative Union	3	0 0	(Paid by Co-operative Union)	7	19 6
„ Subscriptions from Societies ..	6	18 0	„ Attendances—District Conferences		
„ Co-operative Union for Fees and			(Paid by the District)....	3	12 1
Fares .....	7	19 6	„ General Printing and Stationery.	2	15 6
„ Women's Guild Share of Ex-			„ Postages .....	0	14 0½
penses—Joint Conference	0	7 6	„ Delegate to Congress .....	3	0 0
„ Derby Printers' Dividend.....	0	1 3	„ Fares Paid to Members of Guild.	0	18 6
			„ Balance in hand of Treasurer,		
Audited—			December 31st, 1909 .....	1	10 5
THOS. H. EDINBOROUGH.					
GEO. PRESTON.					
	£20	10 0½		£20	10 0½

T. LEAMAN, Secretary.

#### NO. 8.—NOTTINGHAM.

##### Executive Committee.

Mr. J. G. Shacklock, J.P. (chairman),	Mr. R. Ely, Pleasley Hill.
Kirkby-in-Ashfield.	„ Frank Hays, Jacksdale.
„ G. J. Duke (secretary, treasurer, and	„ Thos. Hewitt, Hucknall Torkard.
editor of <i>Record</i> ), Nottingham.	„ E. Hibbard, Mansfield.
„ S. Allsop, Kirkby-in-Ashfield.	„ S. Godley, Annesley Woodhouse.
„ Geo. A. Arnold, Southwell.	„ C. Jackson, Bulwell.
„ Enoch Bell, Warsop Vale.	„ J. F. Keetley, Stanton Hill.
„ Wm. Blood, Ruddington.	„ H. D. Neate, Keyworth.
„ S. H. Brown, Nottingham.	„ I. Upton, Radcliffe-on-Trent.
„ T. Bromlow, Stapleford.	„ T. Wagg, Nottingham Printers.
„ Dick Cave, Cinder Hill.	„ A. Widdowson, Netherfield.
„ J. Coleman, Selston.	„ Alfred Wyld, Eastwood.
„ J. Cosford, Codnor Park.	

The work of this association during the year under report has included the holding of four district conferences, five full committee meetings, three arbitration board meetings, and two executive committee meetings.

The first conference was held at Selston on May 22nd, when Mr. W. Gill (manager of the Selston Society) read a paper on “Trusts and Combines and their Relation to the Movement.”

The second conference took place at Stanton Hill, when a paper was read by the district secretary on “The Ethics of Co-operation.”

The third conference was held at Hucknall Torkard, when Mr. S. P. Leah (manager of the Co-operative Insurance Society's life department) gave a paper on “Collective Life Assurance.”

The last conference took place at Nottingham on February 19th, when Mr. W. J. Douse read his paper on “The Destiny of Co-operation.”

The attendance at these conferences has varied somewhat, according to the locality, the largest, of about one hundred, being at the one held in Nottingham on February 19th.

The meetings of the district arbitration board have been fewer in number than usual, but during the year working agreements have been entered into by Nottingham with Netherfield, Nottingham with Cinder Hill, and Selston with Codnor Park, which the Board believe have been partly due to their efforts.

Some friction has arisen with the Sectional Board in consequence of its refusal to continue its grants on the old basis, and it has even been suggested that the district association, as such, should sever its connection with the Union. Milder counsels are, however, likely to prevail, although the necessary rearrangement of the district affairs is not yet completed.

We regret that during the year the New Basford Society, concerning which some fears were expressed in our last report, has ceased to exist. The district committee has requested the Sectional Board to institute an inquiry into the causes of its failure, and to report its finding to the societies in the district with a view to the lessons of the failure being learnt and applied.

The Nottingham Bakers' Society has also been wound up. It had long ceased to show any active interest in the movement, and was a victim of the credit system, to which more perhaps than any other cause its death was due.

The Radcliffe-on-Trent Society is still in the midst of difficulties, although since our last report it has written off 20 per cent of its capital. The last balance sheet shows a substantial loss, owing probably to its stock having been taken on sounder lines than before. Over-buying seems in this case to be the chief reason, and its affairs are still under investigation.

Six societies in the district have during the year taken up the system of collective life assurance, and all appear to speak well of its benefits as an insurance of their members.

In spite of adverse markets, which have affected their profits, most of the societies in the district have maintained their ground, and two or three, notably Mansfield and Sutton, Kirkby-in-Ashfield, and Pleasley, have done very well, and show favourable results in membership and trade.

The following is the financial statement for the year 1909:—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Grant from Co-operative Union..	5	0 0	By Balance due to Treasurer, Jan. 1st, 1909.....	1	8 9½
„ Transfer from <i>District Record</i> Account.....	5	0 0	„ Attendances-Executive Meetings and District Conferences.....	6	6 9½
„ Allowance for Fees and Fares ..	9	3 9	„ General Printing and Stationery.	1	18 0
			„ Postages .....	1	2 5
			„ Co-operative Union Allowance ..	6	7 0
			„ Congress Reports .....	1	0 0
			„ Arbitration Board Expenses ..	0	12 10½
			„ Propaganda Expenses .....	0	3 0
			„ Balance in hand of Treasurer, December 31st, 1909 .....	0	4 10½
	£19	3 9		£19	3 9

"RECORD" ACCOUNT.	£	s.	d.
To <i>District Records</i> .....	15	2	4½
" Subscriptions .....	11	9	0
" Returns by Eight Committee-men	6	7	0
" Advertisements .....	8	13	0
" Trade Dividend .....	0	6	11
" Donation .....	0	5	0
" Postage returned .....	0	0	4½
" Cash in hand, January 1st, 1909..	16	14	7
	£58	18	3

"RECORD" ACCOUNT.	£	s.	d.
By Printing .....	21	0	0
" Poolage .....	5	0	6
" Congress Delegate .....	2	16	3
" Fares—Women's Guild.....	1	18	9
" Donation .....	1	1	0
" Postage .....	0	18	7
" Transfer to General Account ..	5	0	0
" Stationery .....	0	8	4
" Balance in hand, Dec. 31st, 1909..	20	14	10
	£58	18	3

G. J. DUKE, Hon. Secretary.

### No. 9.—LINCOLN.

#### Executive Committee.

Mr. W. Coulson (chairman), Lincoln.

" E. Hart (secretary), Grimsby.

" Syrad, Peterborough.

" J. Weekley, Grantham.

" Carter, Gainsborough.

" Sewell, Scunthorpe.

Mr. S. E. Verity, Grimsby.

" Barsby, Retford.

" G. W. Smith, Boston.

" J. Hopkinson, Newark.

" W. Burley, Spalding.

" D. McInnes, Lincoln.

We have to report a year of considerable progress throughout the greater part of this district, consequent upon improved trade in the country, and many societies have record sales to announce.

The outstanding feature in this year's work has been the establishment, after several propagandist meetings at Wainfleet and Skegness under the auspices of the district association, of a new society at Skegness, under the title of the Skegness and District Co-operative Society. The shop in High Street was opened in July last, and as the result of the first quarter's trading a dividend of 1s. 3d. was paid to members, and for the second quarter (winter months) a dividend of 1s. was earned.

We are very hopeful that this offspring of ours may grow into a strong and healthy society, capable of supplying the needs not only of Skegness and Wainfleet, but also of the villages adjacent. The membership already numbers 150, and others are only awaiting the result of this winter's work before deciding.

The Lincoln Society has had a most successful year's operations, resulting in record sales and increased dividends. The alterations at the central premises have provided it with a magnificent block of buildings, fully adapted on the very best lines for its business. The new café has apparently made a place for itself in the life of the city, and promises to be a huge success.

Peterborough Society has also opened some new shops. The display in Park Lane is very effective, the splendid pile of buildings being convenient for business. Many internal improvements have been made, and the

office accommodation increased. Its trade shows a great improvement over the previous year, and its future prospects are excellent.

Grimsby Society reports a good year of trading, and is able to show a substantial increase over the previous year. New Central premises are greatly needed, and every effort is being made to reduce the amount standing in the balance sheet to land value only, when commodious new premises will be erected, which will supply a much needed want.

Gainsborough Society's progress has been well sustained. Several improvements have been made in the central premises, its country branches have been well looked after, and the trade results have been very satisfactory. Twenty cottages have been built, which will be sold to the members.

Scunthorpe Society has purchased property adjoining its central premises for the purpose of extension, and contemplates spending £3,000 over them.

Newark Society has opened a branch at Balderton, at which it is already taking £75 per week. Property is also being built for sale to members.

Retford Society is also improving its position, new members and new trade combining to add to its advantage.

Spalding Society is still steadily progressing.

Boston Society has not much to report. Very careful treatment will be required if its old position is to be regained.

Four conferences and three executive meetings have been held during the year.

The first conference was held at Scunthorpe, in February, when a paper on "Collective Life Assurance" was read, setting forth the advantages of this system of assurance.

The second conference, held at Grantham, in May, discussed a paper by Mr. W. Bradshaw (the manager) on "Some Points in Store Management." This was a useful paper, and gave some practical advice to those who had authority in these matters.

The third conference, held at Grimsby, in July, dealt with Congress procedure and representation. The subject was introduced by Mr. T. G. Grubb, who asked what was the good of Congress? Did ultimate results compensate for the energy displayed. A most interesting and instructive discussion followed, there being a strong current of feeling that some change was needed.

The last conference, held at Peterborough in October, jointly with the women's guild, practically followed upon the lines of the Grimsby conference. Mr. D. McInnes (Co-operative Wholesale Society) read his paper dealing with "Contributions to Co-operative Union, Cost of Congress, and Representation at Congress." These three points were elaborated at length in a convincing manner, and a very animated discussion ensued. A resolution was submitted and carried urging the societies to adopt a uniform rate of subscription to the Union, with a reduced representation.

The following is the financial statement for the year 1909 : —

Receipts	£	s.	d.	Expenditure.	£	s.	d.
To Cash in hand, Jan. 1st, 1909.....	8	18	4	By Attendances at Conferences and			
„ Subscriptions by Societies .....	18	9	6	Executive Meetings .....	11	8	5
„ Donation.....	0	5	0	„ Delegate to Congress .....	3	15	0
„ Fares and Fees, per Co-operative				„ Postages and Printing .....	2	5	5
Union .....	24	4	6	„ Fares and Fees to Authorised			
				Delegates at Conferences....	24	4	6
				„ Expenses <i>re</i> Formation of New			
				Society, Skegness .....	9	3	11
				„ Balance, December 31st, 1909....	1	0	1
	£51	17	4		£51	17	4

EDWIN HART, Secretary.

## MIDLAND SECTION EDUCATIONAL COMMITTEES' ASSOCIATION.

### Executive Committee.

Mr. A. J. Foulds (chairman), Kettering.	Mr. Millington, Birmingham.
„ W. Andrews (hon. sec.), Coventry.	„ A. B. Towns, Derby.
„ A. Wyld, J.P. (Treasurer).	„ G. Clarke, Ilkeston.
Mrs. Edinborough, Long Eaton.	„ Wignall, Wigston.
Miss Woolley, Leicester.	Mrs. Booth, Derby.
„ Turner, Lincoln.	Mr. S. Redfern, Burton-on-Trent.
„ S. Adams, Peterborough.	

We present our report for the year with a feeling that there never was a time when co-operative education was more necessary than it is to-day, and although our ideal is still in the distance, we feel that there are grounds for satisfaction in the result of the present year's work.

We should like to take this opportunity of calling the attention of societies in the section still outside our ranks that it would be to the advantage of both if they became associated with us. Too long have educational committees and associations been disregarded by many engaged in the purely business side of co-operation. These have failed to see that part of the wonderful success which has attended their efforts in the commercial world has been due to the quiet work of educational committees. From our point of view the importance of educational effort must be asserted if the movement is to maintain the position it has acquired.

Our four quarterly conferences have all maintained their usual interest, and the attendance of delegates fully up to the average of eighty.

At the first conference, held at Burton-on-Trent, a paper written by Mr. W. M. Watson, late of Ruskin College, "Evolution and Co-operation," was read by Mr. S. Adams. During the discussion it was realised that the future growth of the movement could only be in proportion to the intelligence of its members, the rank and file should be taught to understand their obligation to the cause.

The second conference was at Gainsborough. The paper prepared and read by Mr. Wright (general manager of the society) was in its title both

inspiring and instructive—"Aspirations to Strive for." Starting with a statement of the ideals of the pioneers, delegates were urged to strive for their attainment. More education was needed in all directions if we are to produce in the co-operative ranks men who are equal to those in the ranks of our competitors. Gainsborough being on the outside of the section, delegates were invited from societies near, although not in the section. The results were very gratifying.

At the third conference at Grimsby, Mr. Annfield, of that society, prepared and read a paper, "Educational Committees' Difficulties." The formation of co-operative institutes was one of the desirable things advocated.

The last conference was held at Wellingborough, where Mr. Clark read the paper on "Educational Reform," written by Mr. Widdup (Nelson). In this paper the question is discussed whether we are satisfied with our educational system, or that it gives the best results. Few would contend that we got an adequate return for the £90,000 expended annually within our ranks. He strongly protested against educational funds being diverted to other uses and calling that education.

The proposal of the Central Education Committee to inaugurate "Young People's Circles" is a step that we view with interest, believing that there are great possibilities wrapped up in such a scheme. It will be submitted to the delegates at the annual meeting by Miss J. P. Madams, of London, who has made a special study of the subject, and who will be able to give a clear exposition of the committee's intentions in relation to them.

It will be seen from the statement of accounts that there is a balance in hand of £5. 6s. 8½d. The committee has been carefully managing its income with the hope of making further advance in our work.

Mr. George Clarke, our representative on the Central Education Committee, has attended its meetings at London, Sheffield, and Manchester, and brought reports of the business transacted at each meeting.

We again tender our thanks to the *Co-operative News*. Its representative has attended every conference, and good reports of the proceedings have appeared in its pages.

The nominations for the committee are more numerous this year than at any other time. We take this to imply an increased interest in, and desire to see our work go forward.

The following is the financial statement for the year 1909:—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Balance, March, 1909.....		7	14	1½	By Committee Meetings—				
„ District No. 1—					1909 April 24th—Ilkeston....		2	10	0
Davenport .....		0	5	0	Nov. 13th—Leicester ..		2	3	11
Desborough (two years) .....		0	10	0	1910 Jan. 29th—Derby .....		2	17	3
Northampton .....		0	5	0	„ Conferences—				
Northampton and Earls Barton .....		0	5	0	1909 Mar. 27th—Burton.....		3	7	1
Raunds .....		0	5	0	June 26th—Gainsboro' ..		3	11	2
„ District No. 2—					Sept. 18th—Grimsby ....		3	14	11
Kettering .....		0	10	6	Dec. 11th—Wellingboro' ..		3	6	6
„ Havelock .....		0	10	6	„ Deputations .....		0	9	9
Carried forward .....		10	5	1½	Carried forward .....		22	0	7

	£	s.	d.
<i>Brought forward</i> .....	10	5	1½
To District No. 2—			
Kettering Guild .....	0	2	6
Market Harborough .....	0	5	0
Rushden .....	0	5	0
Wellingborough .....	0	10	0
" Gordon Road Guild .....	0	5	0
" Northampton Rd. " .....	0	5	0
„ District No. 3—			
Barwell .....	0	10	6
Glenfield Progress .....	0	5	0
Great Wigston (paid) .....	—	—	—
Leicester Anchor .....	0	5	0
" Distributive .....	3	3	0
" Equity .....	0	5	0
" Guild .....	0	5	0
" Printers (paid) .....	—	—	—
„ District No. 4—			
Andrews Watch Society, Cov-			
entry .....	0	5	0
Coventry Perseverance .....	2	2	0
" Guild .....	0	5	0
Rugby .....	0	10	6
" Guild ..	0	5	0
„ District No. 5—			
Birmingham (paid) .....	—	—	—
" Small Heath Guild .....	0	5	0
" Sparkhill Guild ..	0	2	6
Ten Acres .....	0	7	6
Worcester News .....	0	10	6
„ District No. 6—			
Burton .....	0	5	0
Oswestry .....	0	5	0
Shrewsbury .....	0	5	0
Stafford .....	0	10	6
Tamworth .....	1	1	0
Walsall .....	0	10	6
„ District No. 7—			
Codnor Park .....	0	5	0
Derby .....	4	0	0
" Guild .....	0	5	0
" Printers .....	0	5	0
Ilkeston .....	2	2	0
" Guild (paid) .....	—	—	—
Langley Mill .....	1	1	0
Long Eaton .....	1	1	0
" Guild .....	0	2	6
Ripley .....	1	1	0
„ District No. 8—			
Hucknall Torkard .....	1	1	0
" Guild .....	0	7	6
Kirkby-in-Ashfield .....	0	10	0
Mansfield .....	1	1	0
Stapleford .....	0	7	6
„ District No. 9—			
Gainsborough .....	0	5	0
Grimsby .....	0	5	0
Grantham (paid) .....	—	—	—
" Guild (paid) .....	—	—	—
Lincoln .....	0	10	6
Peterborough (paid) .....	—	—	—
Retford .....	0	5	0
Half cost of Conference Paper .....	0	7	0

Income for the year ..... £39 3 1½

	£	s.	d.
<i>Brought forward</i> .....	22	0	7
By Union Representative's Fare....	3	2	3
„ Printing and Stationery .....	6	4	10
„ Postage, Secretary .....	2	4	5
„ „ Treasurer .....	0	4	4
„ Expenditure for the year.....	33	16	5
„ Balance in hand .....	5	6	8½

## SUBSCRIPTIONS PAID IN ADVANCE.

	£	s.	d.
Birmingham.....	1	1	0
„ Small Heath Guild .....	0	5	0
Derby Guild .....	0	5	0
Grantham .....	0	5	0
„ Guild .....	0	2	6
Lincoln .....	0	10	6
Peterborough .....	0	10	6
Oswestry .....	0	5	0
	£3	4	6

Balance .....	5	6	8½
Subscriptions paid in advance .....	3	4	6

Present balance with Treasurer.....	£8	11	2½
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Audited—  
JOHN FOX.

£39 3 1½

W. ANDREWS, Secretary.

### (3) NORTHERN SECTION.

The attendance of the members at the ordinary meetings held during the past year has been as under:—

	Present.		Absent.		Possible.
Mr. W. Scott .....	11	....	1	....	12
„ S. Galbraith .....	12	....	—	....	12
„ W. R. Rae .....	8	....	4	....	12
„ J. Davison .....	9	....	3	....	12
„ T. Thompson .....	12	....	—	....	12
„ J. Murdoch .....	10	....	2	....	12
„ J. Smith .....	12	....	—	....	12

#### HON. MEMBERS.

Mr. H. R. Bailey.                      Mr. W. Crooks.                      Mr. T. Rule.

At the meeting, held May 31st, 1909, the following appointments were made:—

*Chairman of the Section* ..... Mr. W. Scott.

Representatives on the—

*United Board*.....Messrs. J. Murdoch and J. Smith.

*Office Committee*.....Mr. J. Murdoch.

*Educational Committee* .....Mr. W. R. Rae.

*Credit Committee* ..... Mr. J. Smith.

*Sectional Office Committee*—

Messrs. Scott, Thompson, Galbraith, and Davison.

#### GENERAL PROGRESS.

During the past year many societies in the Northern Section have felt keenly the severe depression in trade, especially in the ironmaking and ship-building industries. There has been nothing like it for many years, for not only had they to contend with one of the periodic cycles that occur, but what made matters very much worse, especially for rivers like the Tyne, the Wear, and the Tees, was the alteration in the loading line, which increased the carrying capacity of sailing ships by over one million tons. To hundreds of our members their accumulated savings in the store has proved a veritable boon, enabling them to maintain their independence and keep out of debt. A few societies have suffered very keenly indeed, large reductions in sales having meant substantial increases in the working expenses and lessened

profits, and that at a time when members most needed the help a co-operative society can give. Those responsible for the management deserve our hearty sympathy, which we are sure the whole of the section offers. So far as the shipbuilding trade is concerned, the tide seems to have turned; prospects are brightening, and will, we trust, continue to do so. On the subject of "Unemployment" five district conferences have discussed Mr. Stoddart's Congress paper, an evidence that this question is having the serious attention of co-operators. The discussions that took place showed that the delegates felt the movement could and ought to contribute towards a solution of this problem.

#### SUBSCRIPTIONS TO THE CO-OPERATIVE UNION.

This question has been before the conference associations during the past twelve months, and we are pleased to say that the alterations proposed in the circular sent out by the United Board have met with almost unanimous approval. For some time there has been a grievance, especially amongst the smaller societies, that they were having to pay more in proportion to their membership than the larger ones. Under the proposed alteration the rate of 1½d. per member would be paid by large and small alike, and such a system of payment would be more in keeping with our principles and professions than that which at present obtains. It is quite evident that less than 1½d. per member would be inadequate, this amount giving for the Northern Section about £150 more than is obtained by the method now in operation, whereas, assuming that every society now a member agreed to contribute under the new scale, the subscription of 1d. per member only would realise £160 less than we now get.

#### DELEGATES AT CONGRESS.

This is another matter that in the opinion of many societies ought to be dealt with, more especially if they agree to be assessed on their total membership. There is a general feeling that the number ought to be reduced rather than increased, and it would be increased if the proposals outlined in regard to subscriptions should be carried out. According to the subscriptions paid to the Union for 1908, there could have been sent to the Congress in Newcastle about 3,300 delegates, though, as a matter of fact, less than one-half from societies really attended; but under the proposed scheme, without a maximum, it would be possible for 5,000 to be sent. We know this would not happen, yet, at the same time, it would result in the societies in the section in which Congress is held sending a large percentage of their full strength. Apart, however, from any increase there might be owing to an alteration in rule, it does seem to many of us that Congress is getting too big and unwieldy, and, further, that a proportion of those who attend act for themselves only, possessing no authority from their society for voting or speaking on its behalf. It is therefore suggested that, without interfering with the voting power of any society, some scheme should be devised whereby the number of those attending may be lessened, and it would have the effect of making it more

actually representative of the societies, and enable some to compete for the entertainment of Congress that are unable to do so now because the town cannot provide a hall large enough to accommodate the delegates.

#### CHORAL COMPETITION.

Although there was no sectional exhibition last year, the usual choral competition was held in the Co-operative Wholesale Society's dining hall, Newcastle. These contests are growing in popularity both amongst choirs and the public generally, and on the last occasion we were favoured with two new competitors, making eight in all, the total number of singers being four hundred and fifty-eight. For the mixed voice choir competition there was the full number of entries; for the quartette, five; soprano solo, three; contralto, three; tenor, *nil*; and bass, five. The chief interest centred round the contest for the shield, which had been carried off by Consett for three years in succession, and who were to face the adjudicator with a new conductor. The contest piece was "Break, break, break on thy cold grey stones, Oh! sea." After the eight choirs had sung, and before the judge gave his decision, there was some speculation as to the order in which the four prize winners would be placed. However, it was found that for the fourth time Consett had come out at the top with seventy-six marks out of a possible eighty; Ryhope second, with seventy-four marks; Newcastle third, with seventy-one marks; and Bishop Auckland fourth, with seventy marks.

The test piece for the quartette was "Good-night, beloved," the first place going to Newcastle, with seventy marks; and the second to Bishop Auckland, with sixty-eight marks. The prize for soprano solo went to Sunderland, with sixty-nine marks—test piece, "Sing, sweet bird"; the contralto to Newcastle, with seventy-two marks—test piece, "When shadows fall"; and the bass to Bedlington, with seventy marks—test piece, "Oh! Oh! Hear the wild winds blow."

The adjudicator was Mr. M. Laycock, Sunderland, who, in his report, said that the task of adjudicating was a little more difficult than last year. He wished to congratulate every competitor on the enthusiasm displayed all through the competition, and to say that he was convinced that this competition must play an important part in the development of musical tests and culture among the masses, and that the refining influence of the art could not fail to make itself felt, both from an educational point of view and by the creation of intelligent and appreciative listeners.

What we would like to see, and in view of the number of junior classes and circles in existence ought not to be difficult to carry out, is the formation of junior choirs. On several occasions societies have been invited to form such, and prizes have been offered if competitions could be arranged, but there has been practically no response. There can be no doubt that the general result would be worth the effort; the children themselves would benefit from the training, they would be kept in touch with the society, their

parents would be induced to take a keener interest in the movement, and by utilising them for concerts and entertainments the society itself would benefit very considerably. It certainly is a form of educational work that committees might at least try as an experiment.

#### TEESDALE FARMERS' ASSOCIATION.

At the last Congress the claims of agriculture received a fair share of attention at the hands of our delegates, two out of the three Congress papers dealing with this subject. One of these was read by Mr. J. Nugent Harris, secretary to the Agricultural Organisation Society, London. A result of this society's work, so far as it affects the distributive societies in the North of England, has been the formation of the Teesdale Associated Farmers Limited, which is a co-operative society registered under the Industrial and Provident Societies Act, and consisting at the present time of over three hundred shareholders, all of whom are engaged directly or indirectly in agricultural pursuits. The share capital exceeds £1,600, and the amount of interest payable on the capital is limited to 5 per cent, all profit over and above that amount being apportioned amongst the shareholders, according to the amount of purchases from, or sales to, the society. The association was formed with the object of establishing manufacturing dairies, a cheese factory, and the supply of farmers' implements and food stuffs. It also aims at finding for the farmer through co-operative sources an outlet for his produce. The Sectional Board were approached with a view of assisting them in this direction, and after some correspondence and the holding of a conference at Bishop Auckland, attended by representatives from the distributive and wholesale societies and the North-Eastern Railway Company, and at which a paper was read by the manager of the Teesdale Farmers' Association (Mr. J. Wearmouth), they agreed to do so. A discussion followed the reading of that paper, and finally a resolution was passed instructing the Sectional Board to circularise societies and ascertain what the probable demand for produce might be, especially in regard to milk. The representatives of the railway company stated that every possible facility for conveyance would, on their part, be granted. Later, a paper was written by Mr. W. B. Holliday, and read at several of our district conferences, outlining the aims and possibilities of this association, and in which he pointed out that the area covered by it, and organisations working in consort with it, was 1,534 square miles, in the counties of Durham, Yorkshire, Westmorland, and Cumberland. He also said that there were no stagnant pools in the district, and some 758,640 gallons of milk per annum were at present being supplied to other than co-operative societies, and that quantity could be increased three-fold if needs be. At Whitby, Mr. J. Melling read a paper showing how co-operative societies could help, and what ought to be the relation between societies and the Teesdale Farmers' Association. He also said the general advantages that would result to the movement in the section would be of great importance. "It would further to a large extent the ideal I have

mentioned of production by co-operators for co-operative requirements, and the bond of common interest thus created between producer and consumer could not but have a beneficial result in bringing home the co-operative ideal—that we are working together for the common good. The greater interest taken in agriculture and land questions generally by members of co-operative societies should, in the future, have a great educational value, and eventually result in the movement doing very much more in land-owning than at present.”

A few are already drawing their supplies from this source, and are satisfied both as to price and quality, and it is expected that from April of this year others will commence. It might be added that every care will be exercised to ascertain that the cows are healthy. The milk will be cooled immediately after milking, and none of it be allowed to enter the dwelling-house at the farm. Cream, cheese, rabbits, eggs, and meat can likewise be obtained. It certainly appears that, given suitable management and prices, a regular supply and a quick transit on the part of the railway company, the co-operative societies might with advantage to themselves and the association take from them the whole of their supply. Being a co-operative organisation, registered under the Industrial and Provident Societies Act, dividing its profits on sales, it deserves favourable consideration at our hands.

#### OVERLAPPING AND AMALGAMATION.

The Congress at Newcastle-on-Tyne passed a resolution instructing the Central Board to send out to the sections and district associations copies of the resolution which dealt with the question of “Overlapping and Amalgamation,” together with suggestions prepared by the United Board for the adoption of a plan which, it was hoped, would to some extent remove or prevent many of the difficulties and evils which now result from competition of societies where overlapping exists.

The Northern Sectional Board, in the first instance, invited representatives from the district committees to meet them with a view of discussing these suggestions and the appointment of suitable persons to deal with them at the various district conferences. The whole of the districts responded to the appeal, and in every case a profitable discussion took place, and a resolution was passed agreeing to assist in an attempt to deal with the question. In one district it was decided to add the payment of a maximum dividend as another method by which overlapping might be prevented. It is felt all round that this is a serious and growing evil, entirely unco-operative, and one which if we have any regard for our principles must be dealt with. What the nature of the first step shall be will have to be determined by groups of societies themselves. A way will soon be found when the desire becomes strong enough, and the growing acuteness of the competition will, if nothing else does, compel societies sooner or later to take action. We, however, believe that a more co-operative atmosphere is gradually pervading the whole section, and we have here and there societies inviting their neighbours to

meet them in round-table conferences to discuss and suggest remedies. Nos. 4 and 5 District Associations have been especially active in keeping this matter before the societies. One chief difficulty that, so far, we have had to contend with is that out of a group of, say, ten societies, nine will be found to agree to a maximum dividend, whilst one will decline to take any part whatever. Time, however, is on our side, and persistent effort will in the end ensure success. During the year we have had one attempt on the part of two committees to bring about an amalgamation of their respective societies. The larger society secured the three-fourths majority necessary, but the smaller one failed to reach that figure. For our part we cannot see why a three-fourths majority should be required to enable co-operative societies to take the next natural step in the path of progress, and as a Sectional Board we are doing what we can to get the Act amended so that it shall be easier for co-operators to co-operate. For the present, however, the way is blocked, and, judging from appearances, is likely to remain so for a while longer.

#### CO-OPERATIVE CONGRESS.

The Congress of 1909 is now a matter of history, and with most of the circumstances connected therewith we are familiar. The attendance of delegates and visitors was a record one, and the arrangements generally gave entire satisfaction. Several letters have been received from delegates expressing their appreciation of Northern hospitality, and the Sectional Board desire to take this opportunity of conveying to the various committees having charge of the arrangements their sincere thanks for the harmonious and effective manner in which they carried out their work. They are also grateful to the societies for the generous response made to the appeal for funds. The conduct of many of them in this respect was beyond praise, and made the work of the various committees easier, because it relieved them from worry in regard to finance. It cannot but be gratifying to the societies to know that whilst not a penny was wasted everything necessary was done for the convenience and comfort of the delegates, and that after meeting all liabilities there was a balance of £130 to hand over to the sectional exhibition fund.

In regard to the Blandford memorial fund, the amount contributed by delegates was over £88., £20 of which is deducted for two scholarships, and the balance used in purchasing and handing over to some institution some memento of the visit of the delegates to Congress. To this a sum was added from the Congress fund, which enabled the committee to present a piano, suitably inscribed, and of the value of £50, to the Newcastle Royal Infirmary. It was publicly presented by Mr. W. R. Rae, President of the Congress, and received by Sir G. H. Philipson, and placed in the ward bearing his name. On the same day there was presented to the Eye Infirmary a desk, some other articles, and a cheque, amounting in all to fifty guineas. These were handed over by Mr. W. Scott, chairman of the Sectional Board, and received by Dr. Bennett. In consideration of these gifts the Eye Infirmary asked

the Board to appoint some person as a life governor to that institution, they, therefore, unanimously appointed Mr. W. Clayton, secretary to the Northern section.

These, however, did not end the presentations. As you are aware, we had the use of St. George's Drill Hall for the exhibition, and instead of paying rent we made sundry presentations, the most important of which were two challenge shields to the local corps, and a silver cup to the county rifle association. The cup, which was provided by the Co-operative Wholesale Society, contained over 200 ounces of silver, and the height of it, including the plinth, was over three feet, and the value £90. It was presented at the annual distribution of prizes by Mr. T. Thompson, chairman of the Congress reception committee. It may be added that this cup is held from year to year only, and in the event of the county association becoming defunct it is to be returned to us.

We have referred to these items at some length because we believe they have done something to draw attention to the movement, and to create a favourable opinion towards it amongst persons whose knowledge of its scope and work is somewhat limited.

#### INTERNATIONAL CO-OPERATIVE ALLIANCE.

In September of this year it is proposed to hold the International Co-operative Congress in Hamburg, and there is every likelihood that so far as numbers go it will be larger than any of its predecessors.

There are now some twenty-three nations members of the Alliance and the possibilities of such an association are great.

No country is self-sufficing, and even if *we were* our obligations to assist our brother co-operators would not be lessened but increased thereby. The measure of our opportunities and progress is the measure of our responsibility to serve others.

Several societies have already joined the Alliance, the minimum subscription to which is 10s. per annum, and we hope the number will steadily increase.

It was evident that at the Sunderland Conference the delegates were strongly in sympathy with the principle, and we feel sure that the members of our societies generally will respond to an appeal to help forward such a movement. Doubtless, too, there are not a few who will desire to be represented at the forthcoming Congress and show by their presence their wish to encourage an extension of co-operation till it becomes world-wide. Excellent arrangements have been made by the Education Committee of the Co-operative Union for delegates and visitors getting to and from Hamburg:

#### SECRETARIES' CONFERENCE.

The annual conference with the secretaries and delegates was held in the Co-operative Hall, Chester-le-Street, on Wednesday, December 8th, under the presidency of Mr. J. Davison.

There was a large attendance of delegates, and a paper was read by Mr.

G. Briggs, J.P., F.C.I.S. (York), on "The Principles of Rating and Assessment and their Application to Co-operative Property."

It was an excellent paper, and dealt with the general foundation of the present law of rating, the appointment of overseers and assessment committees, the rights of ratepayers to examine and take extracts from the committee's minute book, the different methods of rating authorities in regard to deductions, &c. He argued that each society should furnish its officials with one or two reliable books on the subject of rating; that they should take a greater interest in the appointment of overseers, guardians, and assessment committees. They should either strive to obtain direct representation on such bodies, or see that the persons who are appointed are not antagonistic to the movement, and are men of high moral character. He said that societies paid far too little attention to the differential treatment of similar properties, and did not make sufficient use of the right of inspection of minute and rate books. An interesting discussion followed, and finally a resolution was carried that a circular be sent out inviting societies to supply information as to the method of rating and the deductions allowed, with a view of ascertaining what joint action might be taken to protect the interests of co-operative societies.

#### MANAGERS' CONFERENCE.

About 100 delegates met in the Co-operative Hall, Birtley, to discuss Mr. W. B. Holliday's paper on "The Teesdale Farmers' Association; Its Objects and Possibilities."

It was a well-conceived, clearly expressed, and exhaustive exposition of the subject. He began by pointing out that the English farmer had up to the present practised a policy of isolation. He endeavoured to maintain his position as an individual farmer, the idea of combination not having appealed to him to any considerable extent. The Teesdale Farmers' Association was, however—it might be slowly—teaching him the advantages of co-operative effort, and the writer believed that in the near future we might expect to see a system of co-operation carried on in that district, and that it would be as successful as similar efforts in other countries. He dealt with the objects of the association, and the methods by which they proposed to attain them, which included an unique but carefully considered scheme of centralisation for produce. There was an excellent discussion, the views expressed being in the main favourable to the scheme as outlined. A delegate from Sunderland said both milk and butter supplied were excellent, and Mr. English, Birtley, intimated that they had several sheep hanging in the shop that the delegates could examine, and the quality of which was all that could be desired.

#### CLASSES.

During the year sixteen classes, by eleven societies, have been held in "Book-keeping," the total number of students being 273. Considering the number of years that classes in this subject have been held, it cannot be

regarded as other than satisfactory. What, perhaps, is not quite so satisfactory is the fact that only five societies have held classes in "Co-operation," with a total of 56 students. Two classes have been held in "Citizenship," one in "Industrial History," and one in "Economics." A class on the "Art of Teaching" has also been held.

The number of slides issued during the year has been much smaller than previously, the total number being slightly under 1,100.

#### OBITUARY.

##### *Mr. Robert Liddell, Blaydon Co-operative Society.*

Mr. Liddell, whose death recently took place, was a son of one of the society's committee-men. He was appointed clerk in 1878, and in 1891 was elected to the newly-formed position of permanent secretary to the society, and served in this capacity until increasing years and failing health compelled his relinquishment of the office. He, however, still continued an acknowledged servant of the society until the end of his days. Though he took no part in platform advocacy of co-operation, he was nevertheless a loyal adherent, and being of a frank, genial disposition, he possessed a large friendship. His wife pre-deceased him a few years ago, and he has left a son and daughter. He was interred at Blaydon Cemetery, on Sunday, January 30th. A large company was present, the society being well represented. The Rev. S. H. East (Wesleyan) officiated.

##### *Mr. F. Gibson, Secretary and Manager, Seaham Harbour Society.*

Mr. Gibson went to Seaham Harbour as manager for the society in 1880. At that time the society was a comparatively small one, numbering only some 500 members. In 1888 he was appointed secretary, and held the combined offices till his death in September last. The membership now is over 3,000, and it owes something of its development and success to his untiring efforts. He was for some time a member of the Board of Guardians, and also of the Urban District Council. About 18 months ago he was made chairman of the council, and consequently for the time being a magistrate. His funeral was largely attended, indicating something of his influence and the respect in which he was held in the district.

##### *Mr. T. Clementson, Manager of the North Shields Society.*

Mr. Clementson entered the employ of the North Shields Society at the age of 17 years, when the membership was 560, and for over 40 years served the society faithfully and efficiently, starting as a youth in the grocer's shop, and finally reaching the position of general manager, a post he held for 23 years. In 1883, four years before his latter appointment, the sales were £69,090, in 1890 £29,075, so that matters were in a critical condition, and required tact, good management, perseverance, and optimism, to face and overcome such a situation. These qualities he displayed, and had the satisfaction of seeing the sales steadily rise, till in 1904 they reached a total

of £110,948. About a year ago he resigned his position as manager, owing to a breakdown in health, and from which he never recovered. He died on October 1st, and was buried on October 3rd in Preston cemetery, when a large number of his friends, colleagues, and employes paid their last tribute of respect to his worth and esteem. Referring to his character, in the pages of the *Wheatshaf*, a writer says: "He was the most unobtrusive of men; he seemed to hate publicity. He never cared for the lime-light of notoriety. He was the most faithful of servants, and zealously guarded any secret given to his care. Though he had strong views, and defended them, he was never pugnacious in his opinion. Thoroughly honest, a stickler for punctuality—in this respect he set an example to the whole of his *confrères* in the society."

## REPORTS OF THE DISTRICT ASSOCIATIONS.

### No. 1.—NORTH NORTHUMBERLAND.

#### Executive Committee.

Mr. James Strong (chairman), Ashington.	Mr. James Herdman, Newbiggin.
„ Geo. Hardy (secretary), Bank Top, Bedlington.	„ Thomas Jackson, Pegswood.
„ John Magin, Ashington.	„ R. Lee, Bedlington.
	„ T. Young, Broomhill.

Representative on Sectional Board: John Davison, Bedlington.

The committee have to report the holding of three conferences during the year, which have been well attended, and great interest taken in the subjects discussed.

The first was held at Pegswood on February 20th, 1909, at which the paper prepared by the women's guild, entitled "Cash v. Credit," was read by Mr. W. Lowery.

The second conference was held at New Delaval on Saturday, June 19th, 1909, at which nominations for officers were received, the above being elected.

Mr. T. Tweddell's paper, entitled "Co-operation: Its Friends and Critics," was read by Mr. George Emery (president of the New Delaval Society), after which the statistical report was given by the secretary, and certain suggestions as to the improvement of the same were submitted to Sectional Board.

The third conference was held at Broomhill on Saturday, October 2nd, 1909, when Mr. Tom Young (secretary of the Broomhill Society) introduced the Co-operative Union circular entitled "Overlapping and Amalgamation," and after an interesting discussion the following resolution was carried:—

That this conference welcomes the attempt made by the Central Board to minimise the evil effects of overlapping in the co-operative movement, and also loyally accepts the scheme suggested, and will do all in its power to put the same into operation.

At each conference the delegates have been most hospitably entertained by the societies visited, to whom, and also the writers and readers of the papers, hearty votes of thanks were tendered.

The following is the financial statement for the year 1909 :—

Receipts.			Expenditure.		
To	£	s. d.	By	£	s. d.
Cash received from Sectional			Conferences, &c. ....	7	5
Office .....	10	18 3	„ Committee Meetings.....	3	6
			„ Postage, &c. ....	0	6
	£10	18 3		£10	18 3

GEORGE HARDY, Secretary.

#### No. 2.—SOUTH NORTHUMBERLAND.

##### Executive Committee.

Mr. James Endean (chairman), Cramlington.	Mr. J. McKay, Walker-on-Tyne.
„ Joseph Wight (secretary), Cramlington.	„ J. W. Lambton, North Shields.
„ T. Whitnell, Newcastle-on-Tyne.	„ T. G. Hunter, Wallsend-on-Tyne.
	„ J. U. Barrow, Backworth.

Sectional Representative: Mr. T. Thompson North Shields.

The first conference was held at Tynemouth on May 22nd, 1909. There was a large attendance to hear and discuss Mrs. Sidney Webb's paper, "How to Bring Co-operation Within the Reach of the Poorest of the Population." Mrs. McBlain (Wallsend) read the paper.

The second conference was held at Backworth on September 25th, at which Mr. Barrow read his paper, "The Co-operative Movement: Ideal and Real." A good discussion followed, and Mr. Barrow said his purpose would be achieved if he had impressed his hearers with the need of careful dealing with dividends, overlapping, and credit. The secretary presented his statistical report, which was adopted. The executive committee were re-elected.

The third conference was held at the Co-operative Wholesale Society's premises, Newcastle, on November 13th. The Congress resolutions on overlapping were introduced by Mr. T. Thompson, and after a good discussion were carried, with only six against. The resolutions on subscriptions to the Union were agreed to unanimously. The questions of societies tendering for public contracts and representatives to the International Congress, 1910, were also considered.

The next conference was held at Walker on February 12th, 1910. Mr. J. Fields (Walker) read Mr. Studdy's paper, "Possibilities of the Movement."

A further consideration of sending representatives to Hamburg in 1910 resulted in the secretary being directed to write to all the societies and bring a report before the next conference.

The whole of the conferences were well attended, and good discussions resulted.

The expenditure for the year is as follows :—

	£	s.	d.
Conferences .....	8	6	4
Executive Meetings .....	5	16	0
Postage, &c. ....	0	3	0
	£14	4	0

J. WIGHT, Secretary.

### No. 3.—CUMBERLAND AND WESTMORLAND.

#### Executive Committee.

Mr. Irving Graham, J.P. (chairman), Carlisle.	Mr. Nicholas Ismay, Maryport.
„ W. Hunt (secretary), 104, Harrington Road, Workington.	„ J. Mitchell, Egremont.
	„ J. Pearson, Cleator Moor.
	„ John Stephenson, Aspatria.

Sectional Representative: Mr. J. Murdoch, Workington.

During the year four executive meetings and four conferences have been held.

The first conference was held at Carlisle on February 13th, 1909, when Mr. J. Stephenson read a carefully prepared paper on "Credit and Cash Trading in Co-operative Societies." In the discussion which followed there were conflicting opinions. Several delegates seemed to think that credit in some form or other must still obtain in the co-operative movement.

On May 15th, 1909, a conference was held at Cockermouth, under the auspices of the Maryport Society, when the annual report was read by the secretary, and adopted. Mr. J. W. King opened a discussion on the relation of the Co-operative Wholesale Society to the trade of No. 3 District. The following resolution was unanimously carried :—

That in view of the fact that at least 40 per cent of the societies' trade in No. 3 District is done outside the Co-operative Wholesale Society, this conference recognises the need for an inquiry, and resolves that a special meeting of delegates from societies interested be summoned at an early date to consider what action may be necessary to bring about a better arrangement between the Wholesale Society and the distributive societies in this district.

On August 15th, 1909, the conference was held at Penrith. Mr. Walworth (Workington), at the request of the executive, read a paper on

"Store Management, with Special Reference to the Drapery Department." A lengthy and informing discussion followed.

The last conference was held under the auspices of the Jane Street Society, Workington, on November 13th, 1909. The chairman explained that a departure would have to be made from the arranged programme for that conference. Two suggestions of importance had been sent from the Central Office of the Co-operative Union, to which preference must be given. Both suggestions of the Central Board, viz., the uniform subscription of 1½d. per member to the Union and the proposal for dealing with overlapping were unanimously carried. It was agreed to let the other part of the agenda stand over for a future conference.

The following is the financial statement for the year 1909:—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Cash received from Sectional Office .....	22	1 6	By Executive Meetings .....	6	11 5
			„ Conferences, &c. ....	15	4 6
			„ Postages .....	0	6 1
	£22	1 6		£22	1 6

W. HUNT, Hon. Secretary.

#### No. 4.—WEST DURHAM AND SOUTH NORTHUMBERLAND.

##### Executive Committee.

Mr. Wm. Hewison (chairman), West Stanley.	Mr. Geo. Greener, Prudhoe.
„ G. T. Egglestone (secretary), Hisehope Terrace, Consett.	„ W. Turner, Prudhoe.
„ J. N. Kerr, Throckley.	„ E. Y. Spencer, Swalwell.
	„ J. Harrison, Tantobie.

Sectional Representative : Mr. W. Scott, Blaydon.

In presenting the report of the above district it is very gratifying to again be able to state that the conferences we have held during the year have been exceptionally well attended, and very great interest has been taken in the various subjects discussed, such as "Co-operation or Competition," "Co-operation as a Remedy for Unemployment" (by Mr. A. Stoddart, Consett), "Overlapping; Uniform Dividend and Amalgamation of Groups of Societies," &c.

Our first conference was held in the large clubroom of the Consett Co-operative Society on May 22nd, 1909, under the presidency of Mr. Thompson (chairman of the Sectional Board), in the absence of the district chairman. Nominations for chairman and secretary resulted in the re-election of Mr. W. Hewison (West Stanley) chairman, and Mr. G. T. Egglestone (Consett) hon. secretary. There were seven nominations for five committee-men, viz., W. Turner (Blaydon), T. N. Kerr (Throckley), E. Y. Spencer (Swalwell), J. Harrison (Tantobie), Geo. Greener (West Wylam), Geo. Swailes (Shotley Bridge), and R. Bates (Annfield Plain), the first five being elected.

Mr. A. Stoddart then read his paper on "Co-operation or Competition," when about ten delegates took part in the discussion.

Mr. W. Clayton then gave the report of societies in the No. 4 District *re* maximum dividend to be paid. Nine of the larger societies were considered favourable to further action, and it was resolved to request the Sectional Board to call representatives of interested societies together with a view to ascertaining what rate of dividend should be considered the maximum, and, further, to adopt means to bring into line societies holding aloof.

Our second conference was held at Tantobie, in the Co-operative Hall, on September 14th, 1909. In the absence of Mr. W. Hewison (district chairman), Mr. J. Harrison (president of the society) was unanimously voted to the chair. After the preliminaries, Mr. A. Stoddart (Consett) was asked to read his Congress paper on "Co-operation as a Remedy for Unemployment." A large number of delegates took part in the discussion, most of them congratulating Mr. Stoddart on his paper. It was said that the paper was not only a credit to Mr. Stoddart and his society, and to the No. 4 District, but to the co-operative movement. At this stage, the place for holding the annual sectional exhibition was considered. Consett and West Stanley societies being the only two applicants, it was decided to leave the matter in their hands to decide as to which was to have the honour of entertaining the sectional conference next year. An amendment was afterwards proposed to allow next year's exhibition to go to Sunderland, it being its jubilee, the sectional exhibition of 1912 to go either to Consett or West Stanley.

Our third conference was held in the Co-operative Hall, Throckley, on Saturday, December 4th, 1909, Mr. W. Hewison presiding. After the usual preliminaries, Mr. W. Scott (chairman of the Sectional Board) outlined the suggestion for dealing with overlapping, &c., as referred to the districts by the Newcastle Congress. Many gentlemen took part in the discussion, and ultimately the suggestions were agreed to.

Mr. W. Clayton (sectional secretary) then introduced the subjects of "Subscriptions to the Union and Delegates to Congress," and after much discussion and explanation they were unanimously agreed to. Mr. W. Clayton then put before the conference the claims of the International Co-operative Alliance, with a view to getting societies not already members of the Alliance to join. This was also unanimously agreed to.

At each conference the delegates have been most hospitably entertained by the societies visited, to whom, and also the writers and readers of the papers and to the chairmen, hearty votes of thanks were duly tendered.

The following is the financial statement for the year 1909 :—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Cash received from Sectional					By Conferences, &c. ....		5	1	3
Office.....	13	7	8		" Executive Meetings.....		8	2	6
					" Postage, &c. ....		0	3	11
							£13	7	8
				£13					
				7					
				8					

G. T. EGLESTONE, Secretary.

## No. 5.—EAST DURHAM.

## Executive Committee.

Mr. Thos. Wallace (chairman), Hebburn Colliery.	Mr. S. Bramley, Jarrow.
„ Jos. Bruce (secretary), Chester-le-Street.	„ William Flynn, Gateshead.
„ Joseph English, Birtley.	„ F. A. Christal, Sunderland.
	„ A. D. Franks, Boldon Colliery.

Representative from Sectional Board: Mr. W. R. Rae, Sunderland.

The year under review, we regret to say, has been one of severe depression, and a few societies in this district have felt its full force. However, there are signs of better times, and we are hoping that in a short time trade will improve, and that brighter days will characterise next year.

During this year the committee has given attention to the question of "Uniform Dividends," and has reason to be satisfied with the growing feeling in favour of its adoption.

The usual quarterly conferences have been held during the year, and have been attended by larger numbers than previously.

Our first conference was held at Murton Colliery, April 17th, 1909, at which Mr. T. Wetherell read a very useful and practical paper on "Low Dividends," which was very much appreciated. Mr. J. Oliver (director of the Co-operative Insurance Society), in a lucid speech, dealt with the scheme of "Collective Life Assurance." After several questions were asked and answered, the following resolution was passed unanimously:—

That this conference requests the delegates here present to bring the collective life assurance scheme of the Co-operative Insurance Society before their respective committees and societies for their consideration and acceptance.

The second conference was held at Haswell on August 7th, 1909. Mr. A. Stoddart's Congress paper on "Co-operation as a Remedy for Unemployment" was read, which was followed by a very interesting discussion, and the writer was warmly complimented for his paper.

The third conference was held at Gateshead, on October 7th, 1909, when Mr. S. Bramley gave a *résumé* of Mr. Holliday's paper on the "Teesdale Farmers' Association." The delegates recognised with pleasure the attempts of the farmers to form an association for the purpose of dealing with their produce, and thought they ought to be encouraged by the co-operative movement in a sympathetic way.

The question of "Uniform Dividends" was next dealt with. The secretary made a statement as to the progress that had been made with a few societies in different localities, and being thus encouraged, the committee decided to test the feeling of the whole district by the following resolution, which was carried with only one dissentient:—

That this conference express its agreement with the principle of uniform dividends, and urges the delegates present to bring

the subject before their respective committees, with a view of having it placed upon the agenda of business for consideration at the next quarterly meeting of each society.

Mr. S. Galbraith (Sectional Board) dealt with the circulars from the Co-operative Union *re* "Subscriptions to the Co-operative Union," and "Delegates to the Annual Congress," pointing out the advantages that would accrue, which were approved by a large majority, eighty voting for and two against.

The fourth conference was held at Jarrow-on-Tyne, January 15th, 1910, when Mr. W. R. Rae gave an address on "Education." The speaker recommended a reduction of the number of children under the care of one teacher, the extending of the school age two or three years, keeping children under scholastic control for a longer period, and the placing of children at trades or professions for which they are naturally adapted. The conference was in entire agreement with the speaker in his suggestions.

Mr. Wm. Flynn submitted the statistics of the Co-operative Union on "Shop Credit," and made a comparison of the various districts. He noted that No. 5 figured amongst the largest, and suggested that the delegates should bring the matter before their committees with a view to reducing the amounts.

The following is the financial statement for the year 1909:—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Cash received from Sectional Office.....	18	19 4	By Conferences, &c. ....	11	17 2
			„ Committee Meetings.....	6	14 4
			„ Stamps, &c. ....	0	7 10
	£18	19 4		£18	19 4

JOSEPH BRUCE, Secretary.

#### No. 6.—SOUTH DURHAM.

##### Executive Committee.

Mr. M. Price (chairman), Coxhoe.	Mr. Jas. Davison, Newbottle.
„ J. Craig (district sec.), Durham.	„ S. Whiteley, Brandon.
„ T. Readshaw, Bishop Auckland.	„ T. C. Kilburn, Willington.
„ Joseph Bell, Tow Law.	

Sectional Representative: S. Galbraith, Brandon.

One special and three ordinary conferences have been held during 1909, covered by this report, which have proved very beneficial to the district from an educational point of view.

The special conference was held at Hetton-le-Hole on April 10th, 1909, in connection with an exhibition of co-operative wholesale productions, when there was a good muster of delegates present, and much interest was taken in the productions on view. Mr. W. Holmes (president of Hetton-le-Hole Society) gave all a hearty welcome. He said his society had for years striven to attract working men to the advantages to be derived through being allied with the co-operative movement, with varied success, and now they had hit

upon an exhibition of co-operative productions, from which they hoped much good would accrue. Mr. J. Ferguson (Hetton Downs) read his paper, "Suggestions for the Formation of Co-operative Cattle Markets," more particularly in connection with the Co-operative Wholesale Society, whereby much loss might be prevented, and much of the danger to the health of members obviated, by having all cattle thoroughly examined by qualified veterinary surgeons before being slaughtered, in order to detect any traces of tuberculosis. A good discussion followed, taken part in by Messrs. Thompson and Charlton (Hetton Downs), Wick, Ford, and Errington (Sherburn Hill), Bell, Whiteley, and Readshaw (executive), Mills (Low Moorsley), and Coley (Co-operative Wholesale Society).

The first ordinary conference was held at Brandon and Byshottles on May 22nd, 1909. Mr. J. Turner (secretary, Brandon and Byshottles Society) read Mr. A. Ledger's paper, "Is Co-operation Capable of Further Development." Mr. Allison, of the same society, opened the discussion, which was carried on for some time in a spirited manner by Messrs. Mansfield (Bishop Auckland), Coley (Co-operative Wholesale Society), Whiteley (executive), Ferguson (Hetton Downs), Readshaw (Hetton Downs), Ford (Sherburn Hill), the chairman, and others. The statistical report was adjourned to next conference, owing to want of time. Stanhope was chosen as the place for holding the next conference. Mr. M. Price (Coxhoe) was nominated for district chairman, Mr. J. Craig (Durham) district secretary, and Messrs. J. Bell (Tow Law), T. Readshaw (Bishop Auckland), S. Whiteley (Brandon and Byshottles), J. Davison (Newbottle), and T. C. Kilburn (Willington) for the executive. There being no other nominations, the whole were re-elected for the next twelve months.

The next conference was held at Stanhope-in-Weardale on August 14th, 1909, and proved to be a record for that district. The statistical report was, on the suggestion of the chairman, taken as read, and, with the exception of a few words by Mr. Shotton (Co-operative Wholesale Society), adopted. Mr. Maddison (Stanhope) read Mr. Whalley's paper, "Our Duty," in a clear and distinct manner, and was highly congratulated by the delegates present. Mr. J. Davison (executive) opened the discussion, and after eulogising the paper and complimenting the reader, complained about so many societies exhibiting show-cards of private traders, while there was scarcely a single Co-operative Wholesale Society show-card to be seen on the premises. This, he was glad to say, was not the case at Stanhope. The discussion was carried on by Messrs. Stead (Pittington), Adair (Brandon and Byshottles), Hunter (Sherburn Hill), Bell (executive), Shotton (Co-operative Wholesale Society), Clayton (sectional secretary), and others.

Our third ordinary conference was held at Durham on November 13th, 1909, when the suggestions from the Central Office *re* overlapping, &c., were taken into consideration. Mr. J. Bell (executive) introduced the question of overlapping, and moved the following resolution thereon:—

That the suggestions from the Central Office *re* overlapping and amalgamation as read, 1 to 5 inclusive, be accepted by the conference, and that suggestion 6 be altered so as to read: "The name of any society refusing to abide by the decision of the Central Board or in any case of appeal to the special committee of the United Board, shall be reported to Congress, and shall be dealt with as the Congress may direct."

Twenty delegates voted for the resolution, and nine against, eight remaining neutral. Mr. S. Galbraith (sectional representative) introduced and explained the recommendations of the United Board *re* subscriptions to the Union and delegates to Congress, when there voted for the recommendation twenty-three, against three, and neutral eleven. There was a prolonged and animated discussion on the foregoing suggestions. Several delegates complained that they had not been supplied with a copy of the resolutions moved so as to enable them to obtain instructions from their societies as to how they were to vote, and thus were obliged to refrain from voting.

It is gratifying to the executive to notice the increasing interest the societies and delegates in the district are taking in the conferences. The higher tone of the arguments and the desire on the part of the delegates to enter into the discussion is highly commendable.

The following is the financial statement for the year 1909:—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Cash received from Sectional Office		16	0	3	By Conferences, &c.		10	17	9
					„ Executive Meetings		4	10	7
					„ Postage, &c.		0	11	11
		£16	0	3			£16	0	3

#### EXHIBITION AND SPECIAL PROPAGANDA FUND.

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Cash in C.W.S. Bank, Dec. 31, 1908		6	12	11	By Delegate to Congress, 1909		2	0	0
„ Interest and Dividend		0	4	1	„ Balance, C.W.S. Bank, 31st Dec- ember, 1909		15	1	3
„ In Secretary's hands		4	4	1	„ Cash in Secretary's hands		0	10	10
„ Cash from Societies		6	11	0			£17	12	1
		£17	12	1					

J. CRAIG, Secretary.

#### No. 7.—SOUTH DURHAM AND NORTH RIDING OF YORKSHIRE.

##### Executive Committee.

Mr. Mark Duffield, J.P. (chairman), Stockton.	Mr. A. Taylor, West Hartlepool.
„ J. Hind (district sec.), Middlesbro'.	„ Thos. Scarth, Stockton.
„ Geo. Bedford, Middlesbrough.	„ J. Cotterill, Guisborough.
	„ R. Turnbull, Loftus.

Representative from Sectional Board: Mr. J. Smith, Middlesbrough.

Four conferences have been held during the year.

The first conference was held at Middlesbrough on May 1st, 1909, at which Mr. Turnbull presented his usual statistical report and statement,

which contained much valuable and useful information. After the discussion a hearty vote of thanks was tendered.

Mr. W. R. Rae delivered a most interesting address on "The Training of Co-operative Employés," on which there was a good discussion.

The second conference was held at Thirsk on July 24th, at which the declaration of election of executive was announced. Mr. B. Tetlow read Mr. Gray's Congress paper entitled "The System of Credit as practised by Co-operative Societies." The discussion which followed was well-maintained, there being no lack of speakers. Seekers after knowledge wanted the term "credit" defined. Each speaker gave his own definition. Credit is credit by whatever name it is called. Credit is getting into debt, &c. It was urged that societies which did not give credit ought never to yield their position, otherwise their difficulties would commence.

The third conference was held at Whitby on September 25th, at which two papers were read. The first was entitled "The Teesdale Farmers' Association: Its Objects and Possibilities," written and read by Mr. W. B. Holliday. This association is a co-operative society registered under the Friendly Societies Act, consisting at present of about 300 shareholders, all of whom are engaged directly or indirectly in agricultural pursuits. It was formed with the object of establishing dairies, a cheese factory, collective buying of implements and foodstuff, and to find the farmer a better outlet for his produce amongst the co-operative societies in the northern districts. The second paper was written and read by Mr. W. T. Melling, entitled "Why should the Co-operative Societies in the Northern Section support the Teesdale Farmers' Association." There was a good attendance, and the interest shown in the discussion was an augury of societies favourably supporting the association.

The fourth conference was held at Darlington on November 27th, when the subjects discussed were "Overlapping and Amalgamation," "Subscriptions to the Co-operative Union," and "Delegates to Congress," which were introduced by Mr. John Smith (Middlesbrough), Northern Sectional Board. The attendance was very representative, and the discussion on the various subjects presented were lively and well maintained. The only solution to overlapping was amalgamation, and the result was practically a unanimous vote in favour of the United Board's suggestions. With regard to subscriptions to the Union, by a small majority it was decided to recommend that the subscription be 1d. per member. On the question of representation at Congress it was unanimously decided to agree to the suggestions of the United Board.

Mr. T. Tweddell, J.P. (Co-operative Wholesale Society), briefly introduced the question of "International Co-operative Alliance," and alluded to the good feeling and brotherhood amongst the nations, not only co-operatively, but nationally, and appealed to the delegates to support financially this great movement.

At each conference the delegates have been most hospitably entertained

by the inviting societies. The discussions were entertaining and instructive, and to the writers and readers of the papers hearty votes of thanks have been duly tendered.

The following is the financial statement for the year 1909:—

Receipts.	£	s.	d.	Expenditure.	£	s.	d.
To Cash received from Sectional Office.....	24	3	5	By Conferences .....	16	2	5
				„ Executive Meetings.....	6	16	9
				„ Postages, &c. ....	1	4	3
	<u>£24</u>	<u>3</u>	<u>5</u>		<u>£24</u>	<u>3</u>	<u>5</u>

JOHN HIND, Hon. Secretary.

NORTHERN SECTION EDUCATIONAL ASSOCIATION.

### Attendance of Committee.

	Conference.	Committee Meetings.	Total.	Possible.
M. Easton (chairman) .....	3	3	6	6
E. F. Morton (treasurer) ..	3	3	6	6
W. Clayton (secretary) .....	3	3	6	6
R. Hindmarch .....	3	3	6	6
W. Sykes .....	3	3	6	6
Dr. Henderson Weir .....	2	3	5	5
V. Vivian .....	2	3	5	5

Representing Sectional Board: Mr. W. R. Rae.

Representing A.U.C.E.: Mr. T. Howe.

Representing Women's Guilds: Mrs. Scurlock.

We have pleasure in once more submitting for your consideration and approval our annual report and balance sheet.

*Lectures.*—The number of lectures during the past session has been about as usual, except in the case of lantern lectures on "Our Story," which have been some fewer than in previous years. On the other hand, we have had several lectures on the "Minority Report of the Poor Law Commission," by Mr. and Mrs. Sidney Webb, Mr. Reginald Bray, and others. We fully expected to secure the services of Sir John Gorst, Mr. George Lansbury, and Mr. Hubert Bland, but the General Election compelled these gentlemen to withdraw their promises. Mr. D. H. Magregor, Professor of Economics in Leeds University, has kindly consented to give an address on this subject at our annual meeting, and we are hoping to obtain the services of Miss Bondfield for several nights shortly.

*Classes.*—In the North we are doing very well in class work, the number of students this session being as under :—

	CLASSES.	STUDENTS.
Junior Classes .....	47	2,498
Intermediate Classes .....	1	35
Co-operation .....	6	70
Citizenship .....	2	17
Industrial History .....	1	17
Economics .....	1	8
Book-keeping .....	16	463
	74	3,108

In addition, we have a class in the "Art of Teaching," with an attendance of ten students.

Taking the movement as a whole, the total number of students in the adult classes is 3,803, against 4,049 the previous session, the chief reduction being in the book-keeping class, where the decrease amounts to 222. Taking the membership of the movement, the percentage attending the classes is slightly over 7 per cent, whereas in the North it is slightly over 10 per cent.

*Conferences.*—The annual conference was held at Darlington on March 20th, when three excellent addresses were given by Mr. W. R. Rae, Miss J. P. Madams, and Mr. E. Booth, and at which a good discussion ensued. It was largely attended, the number of delegates being over 200, and proved to be profitable and instructing.

The next conference was held at West Stanley on Saturday, July 31st, when Mr. Rae and Miss Madams again pleaded on behalf of Young People's Circles to an excellent company of delegates.

The third conference was held at Armstrong College on October 30th, and was under the joint auspices of the Educational Association and the Workers' Educational Association. It was attended by 250 delegates, and was addressed on our behalf by Messrs. W. R. Rae and W. Sykes. A provisional committee was appointed, and one meeting has been held.

*Special Prizes for Best Students in Junior Classes.*—The boys' prize, consisting of a gold medal, was won by Mr. T. Sykes (Middlesbrough), who gained 116 marks out of a possible of 120, and was placed third out of 109 competitors. In the case of the girls' prize, there was a tie, Miss Laura Wilson (Stockton) and Miss Virginia Morris (Bedlington) each receiving 106 marks. Your committee decided to increase the amount and give each a prize, one selecting a gold locket and the other a gold bangle, which were suitably inscribed, and presented by Mrs. Scurlock at West Stanley.

*Young People's Circles.*—To this latest venture on the part of the educational committee, we invite your careful consideration. We regard it as the missing link between the junior and adult classes; recognising that the period between, say, 14 and 21, is a critical one, there being so many influences at work moulding for good or evil the future of young people. Such Circles can be made both interesting and instructive, and your



## (4) NORTH-WESTERN SECTION.

Ten meetings of the Sectional Board have been held during the year at which the attendance has been as follows:—

	Present.	Sick.	On Deputation.
E. Booth .....	9	—	1
W. Dewhurst .....	10	—	—
J. Dickinson .....	9	—	1
W. E. Dudley .....	10	—	—
S. Fairbrother .....	10	—	—
J. W. Fawcett .....	8	—	—
S. R. Foster .....	10	—	—
G. Goodenough .....	10	—	—
J. Greenwood .....	9	—	1
W. Gregory .....	10	—	—
J. Johnston .....	10	—	—
J. E. Kilburn .....	10	—	—
J. Lowe .....	10	—	—
J. Pollitt .....	10	—	—
T. Redfearn .....	9	—	—
J. Shepherd .....	10	—	—
H. Stuttard .....	8	—	—
J. Thompson ..	9	—	1
G. Wheelhouse .....	10	—	—
B. Woolfenden .....	10	—	—

Hon. Members :—	Present.	Sick.	Absent.
C. J. Beckett .....	1	—	9
A. Greenwood .....	—	—	10
F. Hardern .....	—	—	10
T. Wilberforce .....	—	—	10

At the first meeting held after Congress the following appointments were made, viz. :—

*Chairman* : Mr. J. Thompson.

*Boundaries Sub-Committee* : Messrs. W. Dewhurst, J. W. Fawcett, S. R. Foster, W. Gregory, J. Greenwood, J. Johnston, J. E. Kilburn, J. Lowe, J. Pollitt, H. Stuttard, and G. Wheelhouse.

*United Board* : Messrs. W. E. Dudley, S. Fairbrother, J. Shepherd, and J. Thompson.

*Office Committee* : Messrs. S. Fairbrother and J. Thompson.

*Committee on Education* : Messrs. E. Booth and G. Goodenough.

*North-Western Educational Committees' Association* : Mr. B. Woolfenden.

## PROGRESS IN THE SECTION.

Trade generally has been of a very fluctuating character in this section during the past year. The depression in the cotton trade, and the consequent working of short time by the operatives, has had its effect on many of the societies, with the result that some of them have to report decreased trade. Notwithstanding this, however, it will be found on reference to the summary of statistics that there is an increase in membership, trade, and capital, on the whole of the section. This is very satisfactory, and shows that the movement is steadily progressing from year to year. The usual statement showing the position of societies in the section, excluding the Co-operative Wholesale Society, is given herewith.

	1908.	1909.	Increase.	Decrease.
Societies.....	473 ..	474 ..	1 ..	—
Members .....	980,039 ..	1,006,023 ..	25,984 ..	—
	£	£	£	£
Share Capital .....	14,409,518 ..	14,730,973 ..	321,455 ..	—
Sales .....	28,903,153 ..	29,249,595 ..	346,442 ..	—
Profits.. .....	4,435,178 ..	4,503,906 ..	68,728 ..	—
	<i>Number of Employés.</i>			
Distributive .....	20,976 ..	21,901 ..	925 ..	—
Productive.....	10,472 ..	10,632 ..	160 ..	—

## SECTIONAL CONFERENCES.

Three Sectional Conferences have been held during the year. The first was held in Liverpool, on Saturday, October 23rd, under the joint auspices of the City of Liverpool and Toxteth societies. The subject of "Overlapping" was discussed, and was introduced by Mr. W. Gregory (Preston) on the lines laid down in the resolution passed on this subject by the Newcastle Congress. He pointed out the evils of overlapping, and urged that the Union should have greater power to deal with societies which transgressed. The matter was well discussed by the delegates, who numbered about 300, and at the close the following resolution was passed, viz. :—

That this conference approves the suggestions made by the United Board for effectively dealing with the evils of overlapping, and urges the United Board to take such steps as may be necessary to obtain the adherence of all societies to the principles contained in the scheme.

At this conference it was also decided to hold the sectional demonstration at Huddersfield in September, 1910.

The second conference was held at Crewe on Saturday, January 23rd, on the invitation of the Crewe Friendly Society. The subject discussed was "Agricultural Co-operation and its relation to Co-operative Distributive Societies." The question was introduced by Messrs. J. Nugent Harris (Agricultural Organisation Society), and J. Mastin (Co-operative Wholesale Society), and their remarks were based on the papers which were read by these gentlemen at the Newcastle-on-Tyne

Congress. Unfortunately there was only a small attendance of delegates compared with the usual number. The subject was discussed in an able manner both from the standpoint of the consumer and the producer, and some interesting information was given as to the progress of the co-operative agricultural movement.

The third conference was held at Colne on Saturday, April 30th, when the sectional and district reports for submission to the Plymouth Congress were considered.

#### SECRETARIES' CONFERENCES.

Acting in conjunction with the Secretaries' Association, two conferences have been held specially for secretaries. The first was held at Blackpool, under the auspices of the local society, in May last, when Mr. J. Bennett, the secretary of the City of Bradford Society, read a paper on "Leakage." Between 200 and 300 delegates were present, and a lengthy and instructive discussion took place.

The second conference was held at York, on Saturday, November 20th, when Mr. J. Jarman, secretary of the Warrington Society, read his paper on "The Management of a Butchery Department." There was an excellent attendance, and a good discussion followed the reading of the paper.

The Board recognise the value of holding conferences of this character, and are glad to think their efforts in this direction are appreciated by the secretaries.

#### JOINT MEETING.

A joint meeting of representatives from the District Executives and members of the Sectional Board was held in Manchester on Saturday, February 5th, when the regulations recently adopted by the United Board, for the guidance of District Associations, came up for reconsideration. The Yorkshire District Executives object strongly to some of these regulations, and had sent in to the Sectional Board certain suggested amendments. These were considered, along with the regulations as they stand, and, on a vote being taken, all the amendments but one were defeated. Our relations with the districts have been of a cordial nature, and they have always been prepared to undertake any work suggested by the Sectional Board.

#### BOUNDARIES COMMITTEE.

The services of this committee have again been in constant demand, and many important cases have been submitted to them by the societies concerned. We regret to state that in many districts overlapping is as rampant as ever, and we firmly believe that unless the Union can have greater powers given to it for dealing with this evil great harm will be done to the movement. Below will be found a report of the various cases dealt with.

- (1) *Manchester Boundaries*.—In April, 1909, we were requested, on behalf of the Beswick, Failsworth, Droylsden, and Manchester and Salford societies to draw up a boundary line as between the first and the last three societies. Before proceeding

to do this, a meeting of representatives from the various societies was held, at which they decided to send us their suggestions as to a boundary line between themselves and their neighbouring societies. These suggestions were then considered by the Boundaries Committee, who met each society in turn so as to ascertain exactly what their ideas were. We found there was very little difficulty between Beswick, Failsworth, and Droylsden, and no trouble was experienced in drawing up boundary lines which we think would have proved acceptable. Our greatest difficulty lay with the Beswick and Manchester and Salford societies, especially as the Beswick representatives stated they were debarred from considering the question of a boundary line with Manchester and Salford by a resolution passed by their members. From the claims put forward by Beswick we felt it was practically impossible to draw up a boundary line between these societies which would be acceptable to both, therefore we ultimately suggested amalgamation as the only remedy for the state of things existing. After giving us some hope, the Beswick committee declared against amalgamation, and claimed the right to go where they wished, provided they kept within a distance of 250 yards from any existing shop belonging to Manchester and Salford Society. This we could not accept, as it would have set up a system of competition which would have been injurious to the societies and a disgrace to the movement. As directed, we then drew up boundary lines between Beswick and the other societies. A final meeting was held, and each society was asked to pledge itself to accept the boundary line drawn up before being submitted to them. The Droylsden, Failsworth, and Manchester and Salford societies agreed to do so, in fact they placed themselves entirely in our hands, but the Beswick representatives, whilst stating they would accept the boundaries laid down with regard to Failsworth and Droylsden, emphatically refused to accept any boundary with Manchester and Salford. The boundary lines were, therefore, not submitted, as the Droylsden and Failsworth societies would not agree to accept a partial settlement. As a result of their investigations the Boundaries Committee felt very strongly that the attitude taken up by Beswick would prove very prejudicial to the interests of the Manchester and Salford Society, especially as the Beswick members had decided to open up branches in Longsight and Levenshulme, which is in the very heart of the Manchester and Salford district, and with the view to bringing greater influence to bear, the assistance of the United Board was sought. A deputation from the United Board inter-

viewed the Committee of both Societies, and finally the following suggestions were made, viz. :—

- (1) That the Committees of the Beswick, Droylsden, Failsworth, and Manchester and Salford Societies agree that in future no new branch of any of the above-named societies should be opened unless with the consent of a majority of the representatives of each of the societies mentioned.
- (2) In case the above is unanimously agreed to, we suggest that a committee should be formed to deal with all applications to open new branches, consisting of three representatives from each of the societies, together with three representatives from the Boundaries Committee.

The above proposals were agreed to by Droylsden, Failsworth, and Manchester and Salford, but Beswick could not accept them.

The Boundaries Committee now seem to have exhausted all their means of bringing about an amicable agreement in this matter. They have suggested (1) boundary lines, (2) amalgamation, and (3) the appointment of a special committee which should have the control of deciding when new branches should be opened, but at every point Beswick have refused to accept our suggestions so far as they referred to Manchester and Salford and their own society. We feel sure that if Beswick persist in entering into direct competition with the Manchester and Salford Society in the Longsight and Levenshulme districts, the position of the latter society will eventually be materially weakened, and the hard-earned savings of working people may be jeopardised. The committee, having very carefully considered the whole position, passed the following resolution for submission to the United Board, and also directed that it should be included in their report to Congress, viz. :—

The Boundaries Committee of the North-Western Sectional Board having failed in their efforts, extending over a long period of time, to induce the Beswick Society to agree to any course that would result in an agreement *re* overlapping or amalgamation between themselves and their neighbouring societies, respectfully request the United Board to bring the matter before the Congress at Plymouth to obtain power to deal with the Beswick Society in such manner as may lead to a satisfactory solution of the difficulty.

- (2) *Chesterfield and Whittington*.—Chesterfield Society again asked for permission to open a branch at Brimington (where Whittington already had one), as it was doing a trade of about £100 per week. Representatives from the Boundaries Committee met both committees, and an understanding was arrived at that Chesterfield would be willing to consider terms for buying the Whittington branch. The negotiations, however, eventually fell through, with the result that Chesterfield bought other premises and opened them as a branch. This is a most unsatisfactory ending, and will, we are afraid,

jeopardise the position of the Whittington Society's branch. We regret the action of the Chesterfield Committee, as we feel they did not exhaust all the means of arriving at a satisfactory conclusion. Had they allowed us to intervene we think a solution could have been found satisfactory to both parties.

- (3) *Ripon and Thirsk*.—This was a complaint on the part of Ripon against Thirsk for delivering goods in several districts which the members considered to be their territory. We met both committees, along with representatives from the Northern Sectional Board, and a satisfactory solution was arrived at. Agreements have been entered into by both societies.
- (4) *Wigan and Adlington*.—The Wigan Society having complained against Adlington delivering goods in a district where it already had a branch, a meeting of the committee was held, at which we were represented. After the whole of the facts had been considered it was agreed to enter into a boundary line with all the societies in the district. This has yet to be completed.
- (5) *Hyde and Ashton-under-Lyne*.—Boundary agreements have been entered into between these societies.
- (6) *Walmer Bridge and Preston*.—A meeting of the committees of both these societies was held, when a complaint was made by Walmer Bridge that Preston was delivering goods in its district. Efforts were made to induce Preston to withdraw, but without avail.
- (7) *Whitehough and New Mills*.—New Mills having opened a branch at Chinley, the Whitehough committee complained that goods were delivered close to their stores, and this was injuring their trade. As a result of our efforts, New Mills have offered to take the society over if terms can be agreed upon.
- (8) *Burslem and Congleton*.—Preliminary inquiries having been made with reference to a boundary line between these societies, both societies have agreed to our proceeding with the work, which will be done in due course.
- (9) *Stoke-on-Trent and Burslem*.—It will be remembered that last year we had to report a failure in bringing these societies together. Renewed efforts have been made to get the societies to amalgamate, and both have promised to consider the matter. We are hopeful it will be carried through this time, and that one strong society will be formed for the Potteries district.

#### SECTIONAL DEMONSTRATION.

On the invitation of the Kingston-upon-Hull Society, the sectional demonstration this year was held in Hull.

As in past years the main feature of the demonstration was the Exhibition of Co-operative Productions which was held in the Artillery Barracks, a building admirably adapted for the purpose. The exhibition was opened by the Mayor of Hull (Alderman H. Feldman, J.P.), Mr. A. J. Boynton, the president of the local society, acting as chairman. It was open from Monday, September 20th, to Saturday, September 25th, and during the week was visited by an enormous number of people. On several nights the doors had to be closed owing to the congested state of the rooms, so that from this standpoint the exhibition was entirely successful. The exhibiting societies made a very attractive show of their productions, and the machinery in motion proved of great interest to the people.

On Wednesday, September 22nd, the usual conference of co-operative employés was held in the Oddfellows' Hall, and Mr. Padley, of Sheffield, read a paper entitled "The Newcastle Congress and After."

Owing to the long distance from the main centres of co-operation only a small number of delegates were present, but a good discussion took place on the points mentioned in the paper, which dealt principally with the question of a "Minimum Wage."

On Saturday, September 25th, two choral contests were held in the Assembly Rooms, viz., one for mixed choirs and one for male voice choirs; and Dr. W. G. McNaught again acted as adjudicator. From the pieces submitted by him the committee chose the following, viz.:—(1) Mixed choir contest: (a) "Love" (*Elgar*); (b) "The Shepherd Doron's Jig" (*Stanford*). (2) Male voice contest: (a) "Rataplan;" and (b) "Lovely Night" (*Chwatal*).

Owing to Hull being such a long distance from the majority of the choir centres it appeared at one time that this would militate against obtaining a good entry. Arrangements, however, were made for special trains, with the result that no less than fourteen choirs entered for the mixed voice contest. Such an entry was very satisfactory, and justified the committee in again offering four prizes of the following value, viz.:—First prize, holding of challenge shield (value £35) and £12. 12s. in cash; second prize, £8. 8s.; third prize, £4. 4s.; fourth prize, £2. 2s.

The test pieces were somewhat shorter than usual, but they were well adapted for the purpose of testing the choirs. The singing of the choirs was admirable in every way, and the conductors and members deserve praise for their painstaking efforts to give correct interpretation of the two pieces.

A concert was held in the same hall during the evening, and after the opening piece had been sung by the Accrington choir, Dr. McNaught gave his decision with regard to the afternoon's contest, which was as follows:—

	Total.
1 Bolton .....	150
2 Accrington .....	148
3 Bradford .....	146
4 Bingley .....	145
5 Huddersfield .....	140

	Total.
6 Droylsden .....	140
7 Burnley .....	139
8 York.....	134
9 Blackley .....	133
10 Preston .....	132
11 Brightside (Sheffield) .....	130
12 Hull.....	130
13 Failsworth .....	125
14 Haslingden.....	119

Owing to the large entry for the male voice contest it was not deemed advisable to have the test pieces sung by the four winning choirs, as has been done in past years; therefore, immediately after the above announcement, the new contest for male voices was proceeded with, for which two prizes were offered, value £4. 4s. and £2. 2s. Creditable performances were given by each of the choirs, and immediately at the close of the contest the results were announced by Dr. McNaught, as follows:—First, Burnley (142 marks); second, York (140); third, Accrington (132); fourth, Hindley (131); fifth, Bolton (129); sixth, Blackley (128); seventh, Haslingden (125); eighth, Hull (121); ninth, Bradford (118).

The chairman (Mr. W. Boynton, president of the Kingston-upon-Hull Co-operative Society) then presented the shield and a cheque for £12. 12s. to Mr. A. Knight (the conductor of the Bolton choir), and in doing so complimented them on their success.

Mr. Boynton proceeded to give a short address, in which he said that the demonstration as a whole had been a complete success. He also desired to congratulate the choirs on the report of their singing by Dr. McNaught, who said a very high standard of merit had been maintained. The aim and object of the demonstration had been obtained, viz., that of educating the public in regard to the co-operative movement.

A capital programme of part songs was contributed by the Hull choir, and the proceedings were brought to a close by the singing of the "Hallelujah Chorus."

All the arrangements for the demonstration worked smoothly, and our thanks are due to the local committee for their excellent services.

The only note of regret is in connection with the fund which was raised for meeting the expenses. An appeal was sent out in April asking for subscriptions, and owing to the fact that a generous response was not made, a second and third application was made. Notwithstanding these applications, only £276. 18s. 6d was received, including £100 from the local society. The expenses of the demonstration were exceptionally heavy, owing particularly to the large amount paid for the use of the Artillery Barracks, and at the close of the demonstration the Board were faced with a deficit of £134. 10s. 6d. It was decided to make an urgent appeal for further subscriptions, but as a result only £27. 13s. was received, thus leaving a net deficit of £105. 1s. 10d.

Seeing that the Board have no funds of their own with which to meet a case of this kind, it was then decided to ask the societies which subscribed to the Mexborough and Thornes Fund for permission to utilise the balance standing to the credit of this fund in wiping off the deficit in the Hull Demonstration accounts. The majority of the societies appealed to were in favour of this course being taken, but as some objections were received, we found that, legally, we could not use the balance.

The Board desire to emphasise the fact that unless societies are more willing to meet their responsibilities in regard to these demonstrations, it will be necessary to reconsider their position. We should not like to cease holding them as we believe they are of immense benefit to the movement, and are splendid object lessons as to what is being done in the way of production.

#### CO-OPERATORS AND THE USE OF THE PUBLIC PARKS.

The question of co-operative societies being allowed to use the public parks for the purpose of holding meetings has received our attention during the year, owing to the fact that the Manchester Parks Committee refused to allow a society in the Manchester township to hold such a meeting. The Board convened a meeting of all the societies in the Manchester area, and a committee was appointed to deal with the matter. A deputation waited upon the Manchester Parks Committee and urged that co-operative societies should be allowed to use the parks on the same terms as any other body, whether religious, political, or social. After considerable delay, the Parks Committee decided to permit societies to hold meetings in the parks "on condition that no speeches were made advertising co-operation." This is not satisfactory, and it is now intended to arrange for a large demonstration to be held in one of the parks early in the summer, when a strong protest will be made against this prohibition.

#### CIRCLES FOR YOUNG PEOPLE.

Acting on the request of the Central Education Committee, a joint meeting of the Board and representatives from the Educational Committees' Association and the Women's Guild was held on Saturday, November 6th, when the question of forming "Circles" for young people in connection with the societies in this section was considered. The scheme drawn up by the Education Committee, together with suggested rules, was approved, and a sub-committee consisting of the following representatives was formed to carry on the work, viz.:—

Sectional Board: Messrs. E. Booth, G. Goodenough, J. Johnston, and G. Wheelhouse.

Educational Committees' Association: Messrs. W. Nield and W. Perkins.

Women's Guild: Mrs. Eddie and Miss Gration.

A circular has been issued to all the principal societies urging them to consider the formation of such circles. There has hardly been time as yet for the subject to be thoroughly taken up, but we are hopeful that a large number of circles will be in full working order by next winter.

## CONVALESCENT HOMES.

We are pleased to report that the work of the North-Western Convalescent Homes Association is still progressing, and there is every indication that in the very near future success will have been achieved in the carrying on of the homes at Blackpool and Otley.

The attendance at both homes during the past year has been a distinct improvement on that for 1908, as will be seen by the following figures, viz.:—

	BLACKPOOL.		OTLEY.	
	1909.	1908.	1909.	1908.
Recommends received....	921½	756	298	249½
Extra weeks.....	164	113	132	89

The net loss on the year's working is £2. 6s. 10d., which, compared with previous years, is very satisfactory. Notwithstanding the increased attendance, there is still an overdraft from the bank, and this the committee are anxious to have wiped out. Efforts have been made to obtain additional members, but without result. Out of 450 societies in the Section, only 186 have become members of the Association, or considerably less than one-half. We would urge all those societies in the section which have not joined to consider the question of doing so, and thus help in the good work that is being done.

## CREDIT COMMITTEE.

Mr. S. Fairbrother, of Bolton, has been our representative on this committee. At their request we have asked the district executives to consider the question of credit trading so far as it affected the societies in their district, and in several instances deputations have visited committees of societies and urged that credit should be abolished. We believe that if this evil is to be lessened constant supervision is required, and much work will have to be done before it is swept away.

## MEXBOROUGH AND THORNES FUND.

No applications have been received for payments out of this fund, which now stands at £108. 7s. 6d.

On reference to the paragraph dealing with sectional demonstrations, it will be seen that permission has been asked from the societies which subscribed to this fund to utilise the balance in wiping off the deficit in the Hull Demonstration accounts. The Board felt there was little likelihood of the balance being required for the purpose for which it was subscribed, and as the raising of the amount required to clear the demonstration accounts was urgent, we thought this was the best way of doing it.

## TRAINING CENTRES FOR MANAGERS.

The scheme of holding classes in different centres for the training of managers has again been well taken in this section, classes having been formed as follows:—

Town.	Teacher.	Number of Students.
Blackburn .....	Mr. P. Duerden ....	30
Bolton .....	„ F. Hall .....	45
Bradford .....	„ G. Price .....	22
Burnley .....	„ P. H. Smalley .....	22
Dewsbury .....	„ D. Milnes .....	25
Huddersfield .....	„ G. Price .....	18
Leigh .....	„ W. Butterworth .....	21
Liverpool.....	„ W. Starks .....	51
Oldham .....	„ F. Hall .....	41
Wigan .....	„ J. J. Athey .....	20
		<hr/> 295

The above particulars show a good increase in the number of classes, and also in the number of students attending same. A keen interest has been taken in the classes by the students, and the Board feel that an important work is being done in the training of those who will have the future guidance of many of our societies.

#### GENERAL.

The following societies in the section have joined the Union during last year, viz. :—Ainsworth Industrial, Co-operative Secretaries' Association, Great Rocks, Hollingworth, Honley, Hull Brushmakers, Hull Printers, Hyde Laundry, Lipton Field, Lumb, Manchester Tenants, North-East Lancashire Laundries, Park Lane, Settle, Thornton, Yr Eifl Workmen's (Trevor). There are still a good number of societies which have not yet joined the Union, but the district executives are taking active steps with a view to obtaining their adherence. The total amount of subscriptions paid by the societies in this section for 1909 was £4,153. 14s. 4d., being an increase of £88. 12s. 2d. on the previous year.

J. THOMPSON, Chairman.

T. HORROCKS, Secretary.

## REPORTS OF THE DISTRICT ASSOCIATIONS.

## No 1.—AIREDALE.

## Executive Committee.

Mr. J. Mitchell (chairman), Keighley.	Mr. J. C. Gration, Leeds.
„ M. Hopwood (secretary), Bradford.	„ H. Holden, Denholme.
„ G. Spencer, Great Horton.	„ John Baldwin, Bradford.
„ F. J. Hart, Windhill.	

Representative on Sectional Board : Mr. S. R. Foster, Bingley.

In presenting the report of our last year's work, we wish to place on record an expression of our deepest sorrow and profound regret at the loss the district has sustained by the death of the late Mr. F. J. Hart, of Windhill.

He had been a member of the executive for over seventeen years, and during that time he was noted for the zeal and earnestness he brought to bear on the work of the association during that long connection.

We have had four conferences and six executive meetings during the year.

The first conference was held at Keighley, where Mr. C. H. Brown read a paper on "To-day's Work."

The second was held at Bradford, when Mr. John Morrell read a paper on "The Ethics of Co-operation."

The third was held at Keighley, at the invitation of the Co-operative Insurance Society, when Mr. S. P. Leah (manager of the life department for the Co-operative Insurance Society) read a paper on "Collective Life Assurance."

The fourth was held at Leeds, when Mr. Richard Ledger (Huddersfield) read a paper entitled "Is Co-operation Capable of Further Development?"

The executive has been exceedingly fortunate in the choice of subjects for consideration of the conferences, the papers being of general interest and well presented; consequently, the active attention of the delegates was awakened and sustained.

There is nothing of especial note to record in regard to the distributive societies in the district, a steady progress being the rule in all branches.

Practically the same must be said of the productive societies, there being nothing of an exceptional character to speak about.

Coming to details, we may say that the Airedale Manufacturing Society announce a slight decrease in sales for the year, accounted for by the state of the cotton trade and the feeling of unrest in the mining districts. Still, it has been able to make the usual return to capital, labour, and trade.

The Bradford Cabinetmakers' Society has had a very satisfactory year, being able to show an increase over the previous year, a circumstance that is gratifying, considering the depressed state of the furnishing trade. Still, there is ample room for further improvement.

The following is the financial statement for the year 1909 :—

Receipts.	£	s.	d.	Expenditure.	£	s.	d.
To Cash from North-Western Sectional Board.....	15	3	5	By Due to Treasurer, March, 1909 ..	5	0	3
„ Cash from Societies .....	11	7	3	„ Executive Meetings .....	1	15	10
				„ Conferences and other Meetings .....	5	6	3
				„ Congress Delegation .....	2	0	0
				„ Secretary's Salary .....	2	12	0
				„ Postages .....	0	14	0
				„ Cash in hand, Dec. 31st, 1909....	9	2	4
	£26	10	8		£26	10	8

M. HOPWOOD, Secretary.

## NO. 2.—BOLTON.

### Executive Committee.

Mr. Hy. Jackson (chairman), Wigan.	Mr. John Horrocks, Bolton.
„ Jas. Monks (secretary), 96, Pennington Road, Great Lever, Bolton.	„ Samuel Swarbrick, Chorley.
„ Thomas Barlow, Farnworth.	„ Thos. Prescott, Leigh.
„ Joshua Heywood, Radcliffe.	„ Frank Rush, Tyldesley.

Sectional Representative : Mr. S. Fairbrother, Bolton.

Representative of Educational Committees' Association :  
Mr. John E. Connor, Bolton.

In again presenting the annual report of this association it is with regret we report that the trade depression of the previous year still continues in this district. A feeling of unrest prevails amongst the members, owing to suggestions of reductions of wages, particularly in the iron trades. This, coupled with the fact of continued short time, makes it difficult for societies to progress as rapidly as we should like. It is pleasing, however, to notice that societies are holding their own in spite of these drawbacks, and in some instances even increases are reported. This shows that amongst members of societies the timely provision of bygone years is serving them in good stead at this very trying time. The executive have held four meetings during the year, and the same number of conferences have also been held. It is pleasing to note that the attendance at these conferences has shown a very decided increase, which goes to prove the utility of them. The subjects discussed have been important, and should tend to strengthen the stamina of the committees and societies concerned. An earnest appeal has been made to societies that up to the present have not contributed anything for educational work, and we believe more will be done in this direction in the future.

The executive have also considered the question of "Credit Trading," and several societies will be visited with the object of minimising this growing evil. Surely we ought to be able to reduce this system of trading, and with a little more courage be able eventually to eradicate the system.

The first conference was held at Tyldesley on April 10th, 1909, when Mr. J. T. Watkins read a paper entitled "Co-operation and Politics." A spirited discussion followed, several speakers being of the opinion that the

movement ought to hold aloof from politics, whilst others felt equally as strong that the time had arrived for co-operators taking a more active interest in political affairs.

The second conference was held at Farnworth on July 10th, 1909, Mr. John Pickvance reading a very able paper entitled "Some Thoughts on Successful Co-operative Shopkeeping." A useful discussion took place, which must have been of great advantage to the delegates in assisting them in their endeavours to successfully manage their respective societies.

The third conference was held at Chorley on October 9th, 1909. Mr. S. Swarbrick preparing a paper on "Overlapping and Amalgamation." This subject proved of great importance, seeing that several societies in the district overlap each other. It is earnestly hoped that as a result of the conference a better feeling will exist between the societies concerned, and that at any rate societies in the future will guard against this evil.

The fourth conference was held at Leigh on January 15th, 1910. Mr. Jas. Stewart prepared an excellent paper on "Co-operation and the Housing Question." This resulted in a splendid discussion, and went to show that co-operators in this district are fully alive to the question, and that societies are taking a real interest in the subject, and carefully guarding the interests of their members.

A pleasing feature in this district is the spirit in which the various societies try to help the executive in their work. With this feeling of comradeship we ought to be able to overcome all the obstacles that we find across our path. May this spirit long be maintained, for it will bring us nearer to the high ideals set by the founders of the movement.

In conclusion, we should like to place on record the valuable services rendered to the association by one who has passed over to the great majority, the late Mr. John Smith, of Leigh, who for a period approaching seventeen years served with conscientious energy on the executive. We deeply feel his loss not only as a co-operator but as a friend.

The following is the financial statement for the year 1909:—

Receipts.		£ s. d.	Expenditure.		£ s. d.
To Cash from North-Western Sectional Board .....	11 16 10		By Attendances Executive Meetings	6 10 7	
„ Cash due to District, Dec. 31st, 1909 .....	0 11 9		„ „ Conferences and other Meetings..	5 18 0	
	£12 8 7			£12 8 7	

LOCAL FUND—Balance Sheet for 10 months ending December 31st, 1909.

Receipts.		£ s. d.	Expenditure.		£ s. d.
To Cash in hand, March 1st, 1909 ..	5 17 3		By Attendance—Sectional Conference	1 9 1	
„ Subscriptions from Societies ....	1 15 0		„ „ Educational Conference	1 9 5	
			„ „ Bolton Society's Jubilee	0 10 10	
Audited—			„ Postages .....	0 11 0	
W. BENTLEY.			„ Secretary's Salary.....	2 0 0	
			„ Balance .....	1 11 11	
	£7 12 3			£7 12 3	

JAS. MONKS, Secretary.

## No. 3.—CALDERDALE.

## Executive Committee.

Mr. J. W. Crabtree (chairman), Todmorden.	Mr. J. Stansfield, Hebden Bridge.
„ A. Binns (secretary), 20, Dean Lane, Sowerby, Sowerby Bridge.	„ J. Thorp, Halifax.
	„ J. Waddington, Sowerby Bridge.
	„ Charles Wood, Rastrick.

Representative on Sectional Board: Mr. Jos. Greenwood, Hebden Bridge.

The first conference was held on April 3rd, 1909, when a very important paper was read on "Our Duty," and, judging by the valuable discussion, it was indeed fitting that we should begin our new year's educational work with the knowledge of what the duties were, not only in relation to our own local distributive stores, but also in regard to production.

At the July conference an interesting paper was read by an employé, entitled "Our Point of View," and although many bold statements were made concerning co-operative aspects, it only reflected itself by the delegates rising to the occasion. The resources of the movement, the ideals of the founders, the power of the co-operative exhibition, the misunderstandings of commercial warfare, and the uplifting of the working classes during the last decade, were among the points emphasised.

Prior to the third meeting we had to record the death of an old and trustworthy co-operator who had especially done yeoman service in connection with that successful society, the Co-operative Fustian Society, of Hebden Bridge, and who had for a long period served as chairman and committee-man. He had also been intimately connected with his local store, while from the very beginning he had been an active member of the Calderdale and District Association in its many aspects, and not least educationally. The deceased gentleman was Mr. Joseph Craven. He was well known as a regular attender at the annual Congress, where he was alike admired and respected by a host of friends. Though in death lamented, his passing away must be a watchword to young co-operators to "go forward and upward."

Luddendenfoot Society entertained the delegates on October 9th, when a discussion was initiated on a paper bearing the title "Some Ethics of Co-operation." Although a portion of the delegates thought the paper too idealistic, yet many practical features were brought out—notably, co-operative literature as the *News*, *Our Circle*, and the *Millgate Monthly*—especial emphasis being made to place sound knowledge upon the many pressing industrial problems of the present day. The Co-operative Union's syllabus is also a stimulating lever.

In conclusion, the efforts of the executive cannot fail to have but good and wholesome results both at Walsden and Ripponden, and throughout the Calderdale area where their educational work specially operates.

The following is the financial statement for the year 1909 :—

Receipts.	£ s. d.	Expenditure.	£ s. d.
To Cash in hand, April 1st, 1909 ....	3 17 11	By Executive Meetings .....	2 18 6
" " from North-Western Sectional Board .....	6 12 2	" Conferences and other Meetings .....	3 7 4
" Donation from Insurance Society	0 5 0	" Sectional Conference at Dewsbury.....	0 5 6
		" Postages .....	0 1 8
		" Cash in hand, Dec. 31st, 1909 ....	4 2 1
	<u>£10 15 1</u>		<u>£10 15 1</u>

A. BINNS, Secretary.

#### NO. 4.—CHESHIRE AND NORTH WALES.

##### Executive Committee.

Mr. C. Trench (chairman), Toxteth.	Mr. S. C. Hughes, Brymbo.
" R. Wright (secretary), Southport.	" Thomas Jones, Buckley.
" W. Cheetham, St. Helens.	" W. Williams, Chester.
" G. Crowther, Birkenhead.	

Representative from the Co-operative Union : Mr. W. E. Dudley, Runcorn.

The steady progress of the movement in this district still continues. Notwithstanding the unstable character of the labour market, the sales, membership, share capital, reserve fund, &c., all show substantial increases which appears to suggest that co-operators, as a rule, do not share in the depression of trade in as great a degree as others unfortunately do.

To cope with the extension of their business societies again report the remodelling and enlargements of their central premises, opening of new branches, bakeries, warehouses, &c., all thus providing outlets for share capital, but the executive have, on all possible occasions, uttered timely words of caution against overbuilding.

Several applications have been received to assist in the formation of new societies, which necessitated visits being made to the districts interested. "Assistance" often proves to mean the desire for the Co-operative Wholesale Society and the Co-operative Union to finance and open new stores without much aid from the petitioners. Co-operative education needs to be carried to these districts before much good can be done.

As showing the loyalty of societies to the Co-operative Union it is gratifying to state that out of the thirty-six societies in this district five only do not subscribe to its funds, and that the membership of these is but 1 per cent of the total number. The executive will not relax their efforts to convince the defaulters of their dereliction of duty.

Four executive meetings have been held, when arrangements for propaganda work in North Wales formed the principal topic for discussion.

Conferences took place as follows :—May 22nd, at Wrexham, when Mr. Duffy (secretary) read his paper on "The Question of Advertising," contending that the aim of every society should be to reach the people in every nook and corner of the land, and that this could best be attained by advertising.

August 28th, at Leeswood, near Mold, where the delegates assembled in the new premises, of a pleasing architecture and an ornament to this lonely village. The paper written by Mr. Thomas Jones (secretary) was entitled "On the Border Line," in which he advocated a progressive policy in production as well as in distribution, and not to be content to remain on the border line; some societies only just holding their own, which, in reality, was a retrograde movement. Mr. Robert Wright was re-elected district secretary, to whom a presentation was made on the completion of twenty-one years' service. The executive were also re-elected.

September 25th, after an executive meeting, held in the office of the Queensferry Society, a conference of societies in the Flint Local Conference Association took place, Messrs. Dudley (Co-operative Union) and Killon (Co-operative Wholesale Society) being also present. The object of the meeting was to enable the societies to formulate certain grievances in regard to the charges for carrying goods by the railway companies, with a view to the Co-operative Wholesale Society paying these and charging them where absolutely necessary to the societies, believing that by so doing a great saving in the railway accounts would be effected. On behalf of the Co-operative Wholesale Society, Mr. Killon assured the delegates that the whole matter was most intricate, but that the Co-operative Wholesale Society was already doing everything possible, slowly but surely, to carry out the suggestions of the conference.

November 27th, at Mold Junction, near Chester, Mr. Dudley (Co-operative Union) read his paper on "Amalgamation, a Pressing Need." After a protracted discussion, the suggestions of the United Board in regard to amalgamation, or amicable arrangements between conflicting societies, were agreed to.

February 26th, 1910, at Warrington. There was a record attendance, as many guests invited to take part in the opening ceremony of the magnificent central premises were present. Paper by Mr. Jarman (secretary) on "Dividend," in which the comparison of the dividends paid by six large societies by means of their gross profits and total expenses came in for a fair amount of criticism.

The district secretary's quarterly cyclostyled statistics have been much appreciated by the delegates, but they would become of far greater interest if all secretaries would send a copy of their balance sheets immediately upon being published.

The executive are extremely obliged to the societies under whose auspices the conferences have been held for their willing invitations, and for the complete arrangements made at the same.

The following is the financial statement for the year 1909 :—

Receipts.		£ s. d.	Expenditure.		£ s. d.
To Cash from North-Western Sectional Board .....		22 11 8	By Cash due to Treasurer .....		2 4 2
			„ Attendances—Executive Meetings .....		4 8 3
			„ District Conferences .....		9 6 6
			„ Sectional Conference .....		0 16 6
			„ Propaganda Meetings .....		2 0 3
			„ Stationery .....		0 3 10
			„ Postages .....		0 18 11
			„ Secretary's Salary .....		1 10 0
			„ Cash in hand, Dec. 31st, 1909 .....		1 3 3
		<u>£22 11 8</u>			<u>£22 11 8</u>

ROBERT WRIGHT, District Secretary.

#### No. 5.—DEWSBURY.

##### Executive Committee.

Mr. E. Stansfield (chairman), Morley.  
 „ J. W. Walker (secretary), Batley.  
 „ Thomas Gill, Wakefield.

Mr. T. H. Thompson, Batley.  
 „ Samuel Hall, Cleckheaton.

Representative on the Sectional Board : Mr. J. E. Kilburn, Dewsbury.

Representative of the Educational Association : Mr. J. W. Atkinson, Wakefield.

We are pleased to say that since our last annual report the depression which was at that time prevalent in the district has passed away somewhat, and a good many of the societies which were suffering in decreased sales by such depression have recovered. Although there are one or two still feeling the effects of the loss of trade, on the whole there is a much brighter outlook in the district.

During the year we have held the usual four quarterly conferences. At two of these subjects recommended by the Sectional Board were taken for discussion, namely, "Overlapping and Credit Trading" and "Overlapping and Amalgamation."

Our first conference was held at Birstall on May 22nd, 1909, when a paper was read by Mr. P. G. Redfearn (secretary to the Birstall Society), on "Depreciation." The subject being one affecting all societies, an interesting and instructive discussion followed. It is interesting to note that this paper has since been issued as one of the pamphlets of the Co-operative Union.

The second conference was held at Gomersall on August 14th. At this conference Mr. T. H. Thompson (a member of the executive) introduced the subject of "Overlapping and Credit Trading" for discussion. In the course of his introductory remarks, Mr. Thompson, in dealing with this question, advocated the education of members, amalgamation of societies, and more thought and consideration by local committees, and spoke in favour of placing the settlement of local boundaries in the hands of a committee to be selected by the Union. With regard to credit trading, this was strongly

denounced. In the discussion which followed many and various instances of overlapping in the immediate neighbourhood were brought before the conference by the delegates. This being the annual conference, the whole of the members of the executive were re-elected for this year.

The third conference was held at Battieford on November 13th. In the unavoidable absence of Mr. J. E. Kilburn, who had been announced to introduce the subject matter for discussion, Mr. Thompson's services were again brought into requisition. The subject, "Overlapping and Amalgamation," was ably dealt with, and the speaker concluded by moving the following resolution:—

That the delegates attending this conference hereby, on behalf of the societies represented by them, express their willingness to adopt and be governed by the conditions set forth in the suggestions issued by the Union, and accepted by the Newcastle Congress, as to the manner in which overlapping might be dealt with so far as relates to the power of arbitration to be given to the Union and its Sectional Boards, and also in regard to the binding effect of such decisions as may be given.

The resolution having been seconded by a delegate from the Ravens-thorpe Society, a long and animated discussion followed, at the close of which the motion was carried by a large majority. A notice of motion by the Batley Society for the alteration of rules as to voting was adjourned for six months.

Our fourth and last conference was held on February 19th, 1910, on the premises of the Dewsbury and District Co-operative Laundry, and, being a joint conference with the women's guild of the district, the attendance was unusually large. Mr. Andrews, the chairman of the laundry committee, in bringing the claims of the laundry before the delegates, complained that sufficient encouragement and support had not been given to the undertaking by the societies of the district, which had, by means of the votes of their delegates at several conferences held in the district, been the cause of bringing the business into existence. He pointed out that the capital expenditure on land, buildings, and machinery amounted to nearly £5,500, while only £3,190 had been raised by eight societies, and only eleven societies were giving their trade or doing anything towards helping on the work of the laundry. Mr. Andrews made a strong appeal to those societies which had not as yet done anything to further the enterprise to come in and help.

On the whole the interest in the conferences has been well maintained, and the attendances above the average.

The following is the financial statement for the year 1909:—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Cash from North-Western Sectional Board .....	9	6 3	By Executive Meetings .....	2	18 10
			„ District Conferences .....	2	14 3
			„ Sectional Conference .....	0	6 3
			„ Cash in hand, Dec. 31st, 1909 ....	3	6 11
	£9	6 3		£9	6 3

## DISTRICT FUND ACCOUNT.

Receipts.	£	s.	d.	Expenditure.	£	s.	d.
To Cash in hand, April 1st, 1909 ..	2	11	8	By Conferences and other Meetings.	9	4	4
„ Cash from Societies .....	13	2	2	„ Attendance at Congress .....	2	10	0
„ Cash due to District, March 31st, 1910 .....	2	11	5	„ Postages .....	0	2	9
				„ Half Expenses of District Conference, held at Dewsbury Laundry, February 19th, 1910..	6	8	2
Audited—							
THOS. REDFEARN.	£18	5	3		£18	5	3

J. W. WALKER, Secretary.

## No. 6.—EAST YORKSHIRE.

## Executive Committee.

Mr. G. Goodenough (chairman), Castleford.	Mr. John Farrah, Driffield.
„ Thomas Manning (secretary), Acomb, York.	„ J. Hartley, Scarborough.
„ W. H. Bailey, Hull.	„ B. Holmes, Castleford.
	„ J. Nicholson, York.
	„ B. Webster, Leeds.

Representative from Sectional Board : Mr. G. Goodenough, Castleford.

It is with almost complete satisfaction that we present our report for the year ending December, 1909. In accordance with the Union's request, we have closed our accounts with December, and thereby for only three-quarters of the year; and we have decided to make our report for nine months, so as to arrange for the calendar year for both finance and statement of work accomplished.

Executive meetings have been held at Pocklington, York, and Ripon, in connection with which, we believe, solid work has been achieved, in addition to the revision of the rules of our association, which were duly submitted to the societies of the district concerned before their adoption.

Three conferences have been held at Selby, Tadcaster, and Castleford, respectively, at which subjects of great importance to the movement were considered.

The first conference, recognised as the annual meeting of the association, was held at Selby in June, when the executive and officials were duly elected. The time of this conference was almost entirely devoted to the consideration of the constitution of the association, and notice was given that at the next conference the question of the revision of the rules would be introduced.

The second conference, held at Tadcaster, was well attended, and much interest was evinced in the subject of "Overlapping and Amalgamation," introduced for discussion. Several delegates, representing societies which have been affected by the unco-operative endeavours to gain trade by overlapping, against which Congress had spoken, were present, and a resolution endorsing the authorisation of the Co-operative Union to deal with offending societies was unanimously adopted. According to notice, a motion was moved and carried—

That the executive committee revise the rules of our association, and submit the same to the societies for consideration, and to the next conference for approval.

The third conference, held at Castleford in November, was occupied with the question of "Congress Expenses," which was well considered, but no resolution was passed owing to there being a marked division of opinion upon the two different schemes suggested, and which were consequently referred to the societies, that each might decide thereon. The revised rules were debated at considerable length, and finally settled in form to be submitted to the North-Western Sectional Board for confirmation.

The condition of the societies in the association, as a whole, we believe is very satisfactory. The larger ones continue to make remarkable progress, and most of the smaller societies show very favourable signs of growth, but a few appear to be making a brave struggle against exceptional opposition. Space forbids our mentioning more than one of the smaller societies which has made record strides, viz., Scarborough. For many years co-operative life in connection with this society appeared almost dormant; but within the past few years fresh energy has been aroused, and the brighter day of success, which gives greater inspiration to workers, arrived as a reward of patient effort, so that they are now able to declare that the year 1909 was indeed their record of achievement. As evidence of the successful leaps made, we need only quote that in June, 1906, there was a membership of 760 and a trade of £3,646; whilst in December, 1909, the membership was 1,008, with a trade of £8,842. We are convinced that the recent success is greatly due to the opening of inexpensive branches amongst the people.

Thus we conclude our report, feeling that the societies in East Yorkshire are doing much to develop the great industrial movement of which we are members.

The following is the financial statement for the year 1909:—

Receipts.		Expenditure.	
To Cash from North-Western Sectional Board—	£ s. d.	By Cash due to Treasurer, April 1st, 1909 .....	£ s. d.
April 15 .....	7 13 1	„ Executive Meetings .....	1 13 1
July 7 .....	5 13 9	„ District Conferences .....	8 17 8
Sept. 10 .....	5 13 9	„ Sectional Conference (Dewsbury) .....	7 19 4
Nov. 19 .....	6 3 11	„ „ Demonstration meetings at Hull .....	0 10 9
		„ Oct. 23. Secretary's Visit to Pocklington .....	1 4 0
		„ Postages .....	0 6 1
		„ Secretary's Salary .....	0 13 0
		„ Cash in hand, Dec. 31st, 1909 ....	2 0 0
			2 0 7
	£25 4 6		£25 4 6

THOMAS MANNING, Secretary.

## No. 7.—HUDDERSFIELD.

## Executive Committee.

Mr. E. Booth (chairman), Wooldale.	Mr. Erle Jessop, Crosland Moor.
„ L. Matthews (district secretary), 207, Leeds Road N., Huddersfield.	„ D. Eagland, Slaithwaite.
„ John Pogson (statistical secretary), Netherton.	„ R. Ledger, Huddersfield.
„ Fred Ellis (treasurer), Crosland Moor, Huddersfield.	„ H. Tinker, Marsden.

Representative on Sectional Board : Mr. E. Booth, Wooldale, near Huddersfield.

Representative on Educational Committees' Association : Mr. J. S. Armitage,  
Lindley, Huddersfield.

Four conferences and five executive meetings have been held during the year. The attendances at the conferences have been very good. Below is a summary of the conferences.

April 3rd, 1909, in the Baptist Schoolroom, Golcar, Mr. F. Westmoreland (president of the Golcar Society) in the chair. Mr. Ledger (executive) read a very interesting paper, "Is Co-operation Capable of Further Development?" which produced an interesting discussion.

July 24th, 1909, in St. John's Schoolroom, Hillhouse, Mr. Tom May (president of the Hillhouse Society) in the chair. At this meeting the chairman expressed the pleasure of his committee on the first visit of the district conference to Hillhouse. Mr. John Kidd (Emley) gave an extremely educative paper entitled "The Strengthening of Co-operation from Within."

September 18th, 1909, in the Baptist Schoolroom, Meltham, Mr. Albert Quarmby (president of the Meltham Society) in the chair. Mr. John Pogson (statistical secretary) submitted his report, which was approved. A good report was given of the societies comprised in the Huddersfield district. There are now 38,000 members, while the sales amounted to £1,287,285, and the profits to £207,905. The average purchase per member per year amounted to £32. 7s. £900 had been devoted to educational purposes, and £417 given to charities. The question of "Overlapping and Amalgamation" was introduced by Mr. Booth (executive) and was based on the following points :—That it is considered unco-operative and not consistent with membership of the Co-operative Union for any society to overlap the operations of another society in any district where such society is already established, overlapping being defined as the canvassing for orders, the delivery of goods, the opening of branches, the admission of members from or in districts already occupied by another society. The following resolution was sent to the United Board :—

Resolved, that this conference welcomes the attempt made by the United Board to minimise the evil effects of overlapping in the co-operative movement. It also loyally accepts the scheme suggested in the foregoing circular, and will do all in its power to put the same into operation.



strides. Co-operative exhibitions have been held in the district with a view to increasing the trade and urging members to be more loyal, as well as committees. We believe this has had the desired effect. Concerts have been held and lectures given, all with a view to bringing the members of the movement into closer touch with each other.

The district has lost by death the esteemed manager of the Macclesfield Society (Mr. W. Barnett), who was a regular attendee at our conferences, and on many occasions wrote papers of great interest. By his removal from our midst we have suffered a great loss. The same may be said of Mr. Emmett, the esteemed manager of the Winnington Society. He also wrote several papers for our conferences, and was always willing to help on the good work of the district. Their places will not easily be filled.

The executive have held three meetings during the year, at which questions affecting the district have been discussed. Four conferences have been arranged, which have been well attended. These conferences have been held in various parts of the district. The papers read have been well received, and the discussions which followed have resulted in good, not only to the delegates present, but to members of the movement generally.

The first conference was held at Styal, which is one of the prettiest villages in the County of Cheshire. Mr. James Henshall (treasurer) occupied the chair, and the subject for discussion was "Educational Departments." The writer of the paper (Mr. F. Houghton) asked if they were necessary in their present form. He answered the question in a decided negative, and would hand over co-operative libraries to the local authorities on certain conditions, dispense with news and conversation rooms, &c. Mr. A. Henshall (secretary of the Styal Society) read the paper in a very acceptable manner. The discussion was well sustained, and, on the whole, the speakers were not in sympathy with the views expressed in the paper.

The second conference was held at Park Mills, Leek, on Saturday, August 21st, 1909. Mr. Hassall occupied the chair. The subject for discussion was "Our Point of View," and Mr. Wolfenden's paper was taken as read. An animated discussion ensued, which was taken part in by a large number of delegates. Mr. Hirst moved a vote of thanks to Mr. Hassall for presiding, which was carried unanimously. Mr. Hassall briefly replied. Mr. Harding was re-elected secretary, and Messrs. J. H. Fletcher (Macclesfield), Hassall (Leek), J. Smith (Stockport), J. Bennett (Poynton), and W. Smith (Congleton) were elected on the executive for the Congress year.

The third conference was held at Stoke on Saturday, November 13th. Mr. Sinclair occupied the chair. The subject for discussion was "Overlapping and Amalgamation," and was introduced by Mr. W. Gregory (Preston) in an able address. At the outset he said he had come to discuss the question on the broad principle, and not from any local points of view. He wondered what the pioneers would say if they could be informed that it had in sixty years become necessary to call co-operators together to discuss the question

of co-operative competition. Mr. Gregory spoke at some length on the dangers of overlapping.

Mr. J. Smith (executive) moved the following resolution :—

That this conference regrets the prevalence of overlapping in the co-operative movement, and pledges itself to recommend to their societies the adoption of the suggestion contained in the Central Board's report.

Mr. Fletcher (executive) seconded the resolution, and expressed the delegates' indebtedness to Mr. Gregory for the able way in which he had dealt with the subjects. Mr. Harding (secretary) said one of the objects of the movement was to bring the members closer together, but they appear to be going further apart. Their enemies were not outside, but inside the movement. They wanted more of the spirit of unity, and overlapping would soon be a thing of the past. Messrs. Bennett (Poynton), Bardsley (Stockport), Billington (Macclesfield), and Green (Congleton) also spoke. The resolution, when put, was carried unanimously. Votes of thanks to Messrs. Gregory and Sinclair were also carried unanimously.

The fourth conference was held at Macclesfield on Saturday, February 26th, 1910. Mr. J. Billington presided. Subject for discussion: "Co-operative Collective Life Assurance." Paper by Mr. S. P. Leah (Co-operative Insurance Society). This conference was well attended by delegates from all parts of the district, and the discussion following the reading of the paper was very interesting. Several questions were put to Mr. Leah, who, in a very able manner, answered to the satisfaction of the delegates. The secretary of Macclesfield Society assured the delegates that since their society had taken out the policy their members had increased, likewise their trade.

The following resolution was moved by the secretary of the district, and seconded by Mr. Bennett (Poynton):—

That the delegates present pledge themselves to bring the collective life assurance scheme under the notice of their committee, and invite them to consider the advisability of recommending it to their members for adoption.

A vote of condolence was sympathetically moved to the relatives of the late Mr. Barnett and Mr. Emmett, by the secretary of the district.

The following is the financial statement for the year 1909:—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Cash in hand April 1st, 1909	0	9 11	By Executive Meetings	2	17 10
" " from North-Western Sectional Board	11	16 11	" District Conferences	5	17 5
" Donation from Co-operative Insurance Society	0	5 0	" Sectional Conference	0	17 6
			" Postages	0	7 2
			" Secretary's Salary	2	0 0
			" Cash in hand, Dec. 31st, 1909	0	11 11
	£12	11 10		£12	11 10

G. HARDING, Secretary.

## No. 9.—MANCHESTER.

## Executive Committee.

Mr. James Thompson, J.P. (secretary), 20, Albermarle Street, Ashton.	Mr. E. J. Croden, Pendleton.
„ George Wood (statistical secretary), Pendleton.	„ Daniel Pogson, Gorton.
„ P. James Turner, Urmston.	„ John Heys, Longsight, Manchester.
	„ W. Hibbert, Newton Heath.

Representative on Sectional Board: Mr. James Pollitt, Swinton.

Representative of the Educational Committees' Association: Mr. Walter Nield, Oldham.

The Executive Committee of the association have arranged and carried out the following conferences:—

Date.	Place.	Subject.	Writer and Reader.
1909. April 17	Denton ....	Our Duty .....	Mr. Whalley, read by Mr. Pogson.
July 17	Mossley ....	Financing and Organising Future Congresses.	Mr. Thompson.
Oct. 16 •	Droylsden .. (Sundries Society)	Overlapping and Amalgamation .....	Mr. Pollitt.
1910. Jan. 15	Beswick ....	The Management of a Butchering Depart- ment .....	Mr. Jas. Emmett (Win- nington).

As will be seen from the above, the subjects have included both the practical and the ideal. The first reminded and impressed upon us some of the higher ideals of the movement, which, if acted upon, will give energy and inspiration to attack the practical side of our work. This, being rather monotonous and matter of fact, needs all the help we can get of an inspiring kind to prevent us from losing our enthusiasm, which is so often damped owing to the small encouragement we sometimes get from those we are spending our time and strength to serve. The discussion on the “Financing and Organising of Future Congresses” brought forth a resolution—

That the subscriptions should be on an equitable basis and large enough to include the ordinary work of the Union and Congresses and exhibitions, so that all societies would subscribe to the latter equitably, and not be left to special appeals which so often cause large and unpleasant deficits.

After the conference held at Droylsden, the societies in the district showed their appreciation of the secretary's services by presenting him with a double gold Albert chain, with a round gold medal bearing the following inscription:—“Presented to James Thompson, J.P., by the Manchester District Co-operative Association, for nearly twenty-eight years' service as secretary, along with a gold brooch for Mrs. Thompson, October 16th, 1909.”

Mr. Pollitt, in handing them to the recipients, hoped they would both be long spared to wear them. This was an interesting meeting. Several members of the executive of a quarter of a century ago (and some of the first seven) testified to the benefit they had gained from their connection with the association.

Through times being so bad, especially in the cotton trade, some of the small societies have had a hard struggle to get along, and it will certainly be gratifying if, under such conditions, the sales of the societies in the district (as we are expecting they will) show an increase on any previous year.

One society, we are sorry to say, has been allowed to get into difficulties to the extent of the loss of half its share capital, by paying dividends which had not been earned. When the executive heard of this misfortune they at once offered their services, and advised a meeting of their members with a view to laying before them a true statement of their position. Three members of the executive attended the meeting to give advice and assist the committee in regaining the confidence of the members. With the assistance of the General Secretary of the Co-operative Union, some new rules have been registered for their help and protection, and they are now in a fair way for being perhaps more successful than ever, as the lesson they have had will cause the committee to be more watchful. This is another instance of having auditors who were ignorant of their duties and responsibilities. Is it not quite time that one of the conditions of any society seeking admission as a member of the Union, as well as those already members, should be that their accounts are audited by properly qualified auditors which the Union can accept as a guarantee that the society is in a sound financial condition?

At our last conference, on January 15th, 1910, the question of sending a delegate or delegates to the International Congress at Hamburg in September next, was considered. The secretary was instructed to send a circular to each society asking them to subscribe 10s. for the purpose. The responses will be sufficient to send one delegate.

The educational committees, women's guilds, A.U.C.E., &c., in the district, as well as the general committees, have been represented at all our conferences.

The following is the financial statement for the year 1909:—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Cash in hand, April 1st, 1909 ....	1	3 10	By Executive Meetings .....	2	1 3
„ Cash from North-Western Sectional Board.....	13	8 10	„ Conferences and other Meetings	4	6 9
„ Donation from Co-operative Insurance Society .....	0	5 0	„ Sectional Conference.....	0	11 2
			„ Postages .....	0	8 6
			„ Secretary's Salary .....	1	10 0
			„ Cash in hand, Dec. 31st, 1909....	6	0 0
	£14	17 8		£14	17 8

J. THOMPSON, Secretary.

## NO. 10. —NORTH-EAST LANCASHIRE.

## Executive Committee.

Mr. James Sharples (chairman), Blackburn.	Mr. S. Blakeborough, J.P., Burnley.
Councillor J. W. Cooper (secretary), Clayton-le-Moors.	„ John R. Shuttleworth, Accrington.
Councillor Richard Hargreaves, J.P., Barrowford.	„ R. Demain, Clitheroe.
	„ W. Sefton, Great Harwood.
	„ A. Higham, Darwen.
	„ D. Aldridge, Earby.

Representative on Sectional Board : Councillor Wm. Dewhurst, Colne.

The cotton trade, which is the staple trade of the district, has been in a very depressed condition for nearly three years, but the year 1909 has been the worst for many years, and the effect on the trade of the societies is too clearly shown in the statistics. Coupled with this has been the dearth of foodstuffs of all kinds, making the trade of the societies far more difficult than it has been for many years. The only compensating medium has been both a sad and a pleasant one, and that is the fact that co-operators generally have had more accumulated savings than ever before—sad because necessity has compelled them to disburse those savings, and pleasing because their savings have enabled them to keep the wolf of hunger from their door. At the time of writing there seems to be no better outlook for the present, and we sincerely hope that the poorer of our members may be enabled to struggle on and keep up their membership until more prosperous times. We have held four executive meetings and four conferences since our last report. The first of the conferences was held at Clayton-le-Moors, when Councillor J. C. Parker read his paper on “Co-operation and Trade-unionism.” As Councillor Parker is chairman of the co-operative society and a trade union secretary the subject proved very interesting, and, we think, likely to do some good. The next conference was held at Colne, and Mr. Thornton (Colne) read a paper written by himself on “Co-operative Organisation.”

Our next conference was held at Oswaldtwistle, and here, in accordance with a request from the Union, the district secretary was requested by the executive to make an appeal to those societies in the district which had not subscribed to the sectional demonstration at Hull that they should now subscribe and help to clear the deficit. Mr. Halstead (secretary and manager of Oswaldtwistle Society) read Mr. Thomas Wood's paper entitled “Expenses and Depreciation.”

At the next conference, held at Nelson, Mr. James Sharples (chairman of the association) introduced the suggestions prepared by the United Board *re* “Overlapping and Amalgamation ;” also, the district secretary introduced the question of a “Uniform Subscription to the Co-operative Union Limited.” After much discussion, it was resolved that the resolutions now submitted be again referred to the various committees of societies in the district, and that they send in written replies for or against the resolutions

to the district secretary. The result of the voting was as follows :—Twenty-one societies, representing 70,239 members, have voted ; 13 societies, representing 4,370 members, have not voted. 17 societies, representing 43,147 members, have voted for the resolution *re* overlapping, &c. ; 4 societies, representing 27,092 members, have voted against. 20 societies, representing 56,198 members have voted for the resolution *re* uniform subscriptions ; 1 society, representing 14,041 members, has voted against.

The following is the financial statement for the year 1909 :—

Receipts.	£	s.	d.	Expenditure.	£	s.	d.
To Cash due to District, December 31st, 1909 .....	12	12	0	By Executive Meetings .....	5	4	4
				„ Conferences and other Meetings .....	7	1	9
				„ Postages .....	0	5	11
	£12	12	0		£12	12	0

J. W. COOPER, Secretary.

#### NO. 11.—NORTH LANCASHIRE.

##### Executive Committee.

Mr. J. Moore, J.P. (chairman), Lancaster	Mr. R. Richmond, Fleetwood.
„ J. Parr, J.P. (secretary), Blackpool.	„ T. Kay, Longridge.
„ T. Robinson, Blackpool.	„ J. Wallwork, J.P., Preston.

Representative from Educational Committees' Association: Mr. R. Catterall, Preston.

Representative from Sectional Board: Mr. W. Gregory, J.P., Preston.

During the past year the societies in this district have progressed satisfactorily in membership, trade, and capital, some of the societies having materially increased their facilities for dealing with their growing trade.

The School Lane and Bamber Bridge societies have amalgamated, and it is confidently expected that the movement will gain renewed strength as the result of this step.

The conferences during the year have been well attended by representatives from the boards of management, educational committees, and women's guilds in the district. Great interest has been manifested in the subjects dealt with, and the information brought out in the debates is calculated to be of great utility in the administration of the affairs of the respective societies and the movement as a whole.

The first conference was held at Fleetwood on May 22nd, when Mr. G. H. Gregory read his paper on "Some Stray Thoughts on Co-operation."

The annual conference was held at Ribchester on August 28th, Mr. S. P. Leah introducing the subject of "Collective Life Assurance," the delegates present approving of the principles of the scheme.

The last conference was held at Longridge on November 27th, when the question of "Congress Expenses" was discussed. The delegates approved of the scheme suggested by the Co-operative Union that an equal sum per

member should be subscribed by the societies for the purpose of defraying the expenses of Congress.

The following is the financial statement for the year 1909 :—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Cash in hand, March 1st, 1909 ..	3	19 8	By Executive Meetings .....	5	15 1
„ „ from North-Western Sectional Board .....	13	16 7	„ Conferences and other Meetings.	6	2 4
„ Subscription (Co-operative Insurance Society).....	0	5 0	„ General Printing.....	0	2 9
			„ Postages .....	0	5 0
			„ Secretary's Salary .....	2	0 0
			„ Cash in hand, Dec. 31st, 1909 ....	3	15 8
	£18	0 10		£18	0 10

J. PARR, Secretary.

#### NO. 12.—NORTH LONSDALE.

##### Executive Committee.

Mr. J. J. Cain (chairman), Milloom.  
 „ G. Richardson (secretary), 56, Holker Street, Barrow-in-Furness.  
 „ J. Ireland, Ulverston.

Mr. H. W. Hague, Carnforth.  
 „ W. Lewney, J.P., Dalton-in-Furness.  
 „ J. Gregory, Barrow-in-Furness.  
 „ G. Wright, Kendal.

Representative on Sectional Board: Mr. James Dickinson,  
 Pennybridge, Ulverston.

In submitting for your approval the report for the year 1909, your committee note that the outlook for the year just entered upon is brighter, and we are hopeful that societies will again experience times of prosperity. Taking the district in general, signs are evident that societies are again advancing. The sturdy spirit of co-operation which has achieved such successes in the past permeates the district, and this fact, coupled with the steady spread of the knowledge of the benefits of co-operation, augurs well for the future success of our societies. Although we have no new developments to report, our committees are active in catering for the needs of their members.

Educational work has consisted mainly of lectures, concerts, and classes in the "History and Principles of Co-operation," for adults and juveniles.

Your executive have been actively engaged in endeavouring to promote the welfare of the district.

Four executive meetings and four conferences have been held. Interest and attendance good.

The first conference was held at Coniston on June 12th, when the subject of "Loyalty" was dealt with, and was appropriate to the needs of the local society, whilst the advice tendered to officials and members could not fail to have a beneficial effect.

The second conference was held at Applegarth (Windermere) on September 4th, on the kind invitation of the High Sheriff of Westmorland, Richard Rigg, Esq. Mr. Rigg, in an interesting address, reviewed the history of co-operative production, speaking in the highest terms of the manner under which the goods were produced at the Co-operative Wholesale



During the year we have held four conferences and four executive meetings. The attendance at and interest in the conferences has been fully maintained.

Notwithstanding a general and acute depression in the leading trades of the district the loyalty of members is most encouraging.

Anticipating future prosperity, many committees continue to provide increased facilities for business and otherwise cater for the comfort and convenience of members.

There is still a need for educational effort in foundation principles. Libraries and classes deserve greater support. Smoking concerts, with addresses by prominent speakers, have attracted a large number of men. Lectures and concerts for women have been successful.

A district class for the training of managers has been held in Oldham, and much appreciated.

The first conference was held at Waterloo, near Ashton, on May 22nd, 1909. The executive were elected at this meeting. Mr. Hy. Stuttard (Co-operative Union) introduced "The Question of the Financing of Future Congresses." The following resolution was adopted:—

That, whilst favouring the idea of an equitable contributory scheme for the financing of future Congresses, this conference suggests that the Union first take into consideration the question of reducing the number of delegates.

The second conference was held at Crompton (Shaw) on July 24th, 1909. Mr. Walter Nield (Oldham) read a paper on "Why Co-operative Production?" He said that in our store windows co-operative productions ought to be the most prominent. We ought to have the best skill in our departments, and pay for it, also educate our members to support co-operative productions.

The third conference was held at Hurst Brook on November 6th, 1909. Mr. Robert Hannan (Hurst Brook) read a paper on "Overlapping." He contended that we ought to consolidate our movement, in order to successfully defend ourselves against outside attacks, and not waste our time combating each other. Overlapping was an evil, and not necessary for the prosperity of the movement.

The fourth conference was held at the Oldham Equitable Society's premises on January 29th, 1910, Mr. Isaac Lees (Blandford scholar, 1903) reading a paper on "Should the Oldham Societies Amalgamate?" He answered in the affirmative, and gave a very exhaustive review in support. The tone of the meeting was the opinion that the time was not opportune, one reason being that the parliamentary borough covering a large area the tastes and sentiments of the people differ, consequently each society can best cater for the requirements of its members.

The following is the financial statement for the year 1909 :—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Cash in hand, April 1st, 1909 . . .	6	0 0	By Executive Meetings . . . . .	3	9 5
„ „ from North-Western Sectional Board. . . . .	8	13 6	„ Conferences, and other Meetings. . . . .	3	7 4
„ Donation from Co-operative Insurance Society . . . . .	0	5 0	„ Postages . . . . .	0	1 9
			„ Secretary's Salary . . . . .	2	0 0
			„ Cash in hand, Dec. 31st, 1909 . . . .	6	0 0
	£14	18 6		£14	18 6

WILLIAM HALL, Secretary.

#### No. 14.—ROCHDALE.

##### Executive Committee.

Mr. R. Holt (chairman), Rochdale.	Mr. W. Booth, Heywood.
„ J. E. Lord (secretary), 18, Emma Street, Rochdale.	„ C. A. Cook, Wardle.
„ David Farrow, J.P., Bury.	„ Wm. Holt, Milnrow.

Representative on Sectional Board : Mr. Benjamin Woolfenden, Rochdale.

Representative on Educational Committees' Association : Mr. J. C. Hill, Bury.

We have pleasure in presenting our report of last year's work in this district.

During the year the executive have held five meetings, and only arranged for three conferences.

The first conference was held under the auspices of the Summerseat and Brooksbottoms Society, near Bury, on May 22nd, 1909, when Mr. Benj. Woolfenden read and supplemented Mr. Whalley's paper on "Our Duty." The discussion was of an interesting character, and the delegates thoroughly appreciated the useful hints given, which no doubt were applicable to every society.

The second conference was held at Tottington, on September 25th, 1909, when Mr. Wm. Holt (Milnrow) read Mr. A. Stoddart's Congress paper on "Co-operation as a Remedy for Unemployment." A very animated discussion followed, in which it was quite clear that a number of delegates held different views as to the remedy for unemployment. It was held that the main cause for unemployment was that consumption could not keep pace with production.

The third conference was held on January 29th, 1910, under the auspices of the Littleborough Society, the subject for discussion being "Overlapping and Amalgamation." Mr. Benj. Woolfenden, who introduced the subject, spoke on the evils of overlapping, and laid before the meeting the proposals of the Co-operative Union for furthering amalgamation. A most enthusiastic and rousing discussion followed, several delegates expressing themselves against one or two clauses in the Union's suggestions. Eventually the meeting passed the following resolution :—

That this conference, comprising the various societies in this district, is willing, so far as it can practically be arranged, to adopt and be governed by the various conditions set forth in the circular issued by the Co-operative Union Limited, with the following exceptions, viz.—Delete the words in paragraph 2, “the admission of members from or,” and in paragraph 6, “and consequently be expelled from the Union.”

We have to report that Steps Society in this district has been taken over by the Rochdale Pioneers Society, thus reducing the number of societies in this district by one.

The conferences have all been fairly well attended.

The trade of the district throughout the year has been bad, yet the societies in the immediate vicinity have held their own in the matter of trade.

The women's guild has been represented at our conferences during the year.

We again regret that there are a few societies in this district that have not been represented at any of our conferences.

The association has been represented at the joint meetings of the district association and the Co-operative Union.

The following is the financial statement for the year 1909 :—

Receipts.	£	s.	d.	Expenditure.	£	s.	d.
To Cash in hand April 1st, 1909 ....	2	0	0	By Executive Meetings .....	3	6	6
„ „ from North-Western Sectional Board.....	5	17	11	„ Conferences and other Meetings	3	12	11
„ Co-operative Insurance Society..	0	5	0	„ Postages .....	0	3	0
„ Cash due to District, December 31st, 1909.....	0	19	6	„ Secretary's Salary .....	2	0	0
	£9	2	5		£9	2	5

JAMES E. LORD, Secretary.

#### No. 15.—ROSSENDALE.

##### Executive Committee.

Mr. Samuel Spargo (chairman), Bacup.  
 „ James Shepherd (secretary), Rawtenstall.  
 „ Robert H. Hamer, Haslingden.

Mr. John Longworth, Ramsbottom.  
 „ Edwin Riley, Rawtenstall.  
 „ W. T. Whitehead, Waterfoot.

Representative on Sectional Board : Mr. J. Shepherd, Rawtenstall.

During the year we have had three conferences and three executive meetings, all of which have been well attended throughout.

The first conference was held at Bacup Co-operative Store on Saturday, April 17th. The executive committee, secretary, and auditor were elected at this conference. Mr. Spargo (Bacup) then read his paper on “Some Impressions of the Local Conference,” and dealt with the conferences from the commencement in 1883 up to the present time. A good and instructive discussion followed.



## No. 16.—SOUTH YORKSHIRE.

## Executive Committee.

Councillor C. Wightman, J.P. (chairman), Doncaster.	Mr. F. W. Sandford, Sharrow.
Mr. W. Knowles (secretary), 98, Heavy Gate Road, Steel Bank, Sheffield.	„ J. Newsome, Masborough.
J. C. Kenworthy (statistical secretary), Stocksbridge.	„ E. Haywood, Elsecar.
	„ C. Chapman, Chesterfield.
	„ W. Knight, Sheffield.

Representative from Sectional Board : Mr. G. Wheelhouse, Barnsley.

We have pleasure in presenting our annual report to Congress. Six executive meetings and four conferences have been held, a list of which is appended.

Date.	Place.	Subject.	Introduced by
1909.			
May 8th....	Kilnhurst.....	Suggestions for Organising and Financing of Future Congresses.	Mr. Wm. Knowles.
July 24th ..	Masborough....	District and Statistical Reports. Election of Officers.	Mr. Wm. Knowles.
Oct. 16th ..	Shiregreen .... Under the auspices of Brightside and Carbrook Society.	Overlapping and Amalgamation.	Mr. G. Wheelhouse.
Nov. 27th ..	Sheffield .....	Sheffield and Ecclesall and Brightside and Carbrook Societies' Amended Scheme for Meeting Co-operative Congress and Union Expenses.	Mr. J. Penny and Mr. J. Dimberline.

At our first conference there was an animated discussion, the general opinion being that the present basis of contributions should be ample, especially if the larger societies would pay their proper share in accordance with the Union's present rules, and the number of delegates sent to Congress curtailed. The rejection of the whole scheme was unanimously carried.

At our second conference the reports were considered, and special attention was called to the large amount of outstanding accounts, and a general desire expressed that the credit system should be considerably reduced if it was found impossible to abolish it. The reports were adopted and all the officers re-elected.

The third conference, in addition to the subject that was under discussion, gave an opportunity to the delegates of inspecting the new venture of the local society in co-operative work, viz., a thorough up-to-date laundry,



## EDUCATIONAL COMMITTEES' ASSOCIATION.

## Executive Committee.

Mr. Walter Nield (president), Oldham.	Mr. E. Couldwell, Brightside and Carbrook.
„ Thos. Bleasdale (treasurer), Royton.	„ W. Perkins, Leeds.
„ John E. Connor (hon. secretary), Bolton.	„ F. Pawson, Rochdale.
„ J. S. Armitage, Huddersfield.	„ Mackley, Keighley.
„ J. C. Hill, Bury.	„ B. Woolfenden, Co-operative Union.

Once more it is our duty to place before you the annual report of the work of the association for the past year. In doing so, we feel that we may justly claim that our efforts have met with a fair amount of success. We fully realise the importance of co-operative education as the primary factor in the true development of our great movement. There are no bounds to our possibilities when we can permeate our huge membership with the principles of co-operation. To further the advancement of these principles has been our chief aim in the work of the year. Your committee feel that they cannot attach too much importance to classes for training the children, and urge all committees to endeavour to do something in this direction. We are sure that you will find the work profitable. To help to stimulate interest in class work we are again offering gold and silver medals for competition among the classes, particulars of which you have no doubt received. We are looking forward with interest to see the result of this year's competition.

The annual meeting was held at Rochdale on March 27th, 1909, under the auspices of the Pioneers' Society. There were ninety-four departments represented. The officers were all re-elected. The following societies were elected to serve on the executive—Huddersfield, Brightside and Carbrook, Leeds, Bury, Rochdale, and Keighley. Messrs. J. Grindrod (Bolton) and J. W. Hollings (Leeds) were reappointed auditors. Mr. B. Woolfenden has represented the Co-operative Union on the executive. The report was moved by the president (Mr. W. Nield), and, after some discussion, was adopted. After the routine business, the meeting was favoured with a fine address by F. Marquis, Esq., B.Sc. (the Organising Secretary of the National Home Reading Union), the subject being "Literature and Democracy."

We have arranged for four conferences, in addition to the annual meeting, during the year, one of them being of a special character, for the benefit of secretaries and librarians, and was held at Beswick at the invitation of the Beswick Co-operative Society. The feature of the meeting was an address by the Rev. W. Hudson Shaw, M.A., on "Democracy and Education." We need hardly point out that the address reached a very high level, and was very inspiring, and should prove profitable to the cause of education. Mr. Shaw laid special stress on the advantages which the Workers'

Educational Association had placed within the reach of democracy. He also dealt very fully with the Oxford report of that association.

The first quarter's conference was held at Harrogate on Saturday, June 26th, at the invitation of the Harrogate and District Co-operative Society, eighty-six departments being represented. Mr. H. C. Bennet (Harrogate) read a very able paper entitled "Are We Making the Best of Things?" The paper bristled with debatable points, and a capital discussion followed the reading.

In the course of the meeting, Mr. W. Nield (the president) introduced the educational programme issued by the Co-operative Union. He pointed out the advantages it afforded, and urged upon all present the importance of giving it their most earnest consideration.

At the above conference, the medals, &c., were presented by the president to the educational representatives of the various societies to which the students belonged, so that they could be handed over by them to the winners.

The second quarter's conference was held at Todmorden, under the auspices of the Todmorden Industrial Co-operative Society, on September 11th, 1909, ninety departments being represented. A very thoughtful paper was read by Mr. J. S. Armitage (Huddersfield), who is also a member of the executive, the subject being "Modern Educational Influences." The writer reviewed in a comprehensive manner the modern facilities we have for education offered by the various organisations on democratic lines. Mr. Armitage also pleaded for members of committees to become conversant with the history and principles of co-operation.

The third quarterly conference was held at Birkenhead, at the invitation of the Birkenhead and District Co-operative Society, on Saturday, December 4th, 1909, ninety-two departments being represented. A capital paper was read by Mr. J. Maddocks (Birkenhead), the subject being "Personal Criticisms of the Co-operative Movement." The writer pleaded for low dividends, and, in making reference to the election of committees, both educational and general, he said what was important was not that any particular candidate should be elected because he was our friend, but men with powers of organisation, adaptability to lead and control an up-to-date co-operative society.

We have noted with pleasure the good attendance at every conference, and the ready manner in which the debates have been taken up. The papers have been both timely and interesting, and should prove of benefit to those engaged in co-operative educational work.

The list of speakers issued by the association has been well used. We should be glad to make the same report with regard to the choirs, but are sorry to say there has been only a limited demand. Committees would find their work satisfactory and their charges very moderate. We again ask you to remember them in your next arrangements. The choirs would be found very useful for open-air work.

Messrs. Bleasdale and Connor have again represented the association on the Educational Committee of the Union, and Messrs. Nield and Connor on the Workers' Educational Association.

We have also arranged during the year for supplying, through the Co-operative Wholesale Society, the busts of Messrs. Mitchell and Holyoake in Parian marble.

The Extension Lecture Committee of the Victoria University have invited representatives from the association, and Mr. F. Pawson has been our representative.

We have appointed Messrs. Nield and Perkins on the Joint Committee for promoting Children's Circles, and are hopeful that this branch of work may have your practical sympathy and support.

The following societies have joined the association during the year :— Bridge End and Toxteth, and the women's guilds of Earlsheaton, Bury, and Leeds. Our membership is now 132.

There are a large number of societies in the North-Western Section that have not yet joined the association, whom we should be glad to welcome amongst our number. "Unity is strength." Will you use your influence for that end.

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## (5) SCOTTISH SECTION.

At the first meeting of the Sectional Board, held in Glasgow on June 5th, 1909, the following among other appointments were made for the Congress year :—

*Chairman* : Mr. J. Allan.      *Treasurer* : Mr. J. Patterson.

*Sectional Executive Committee*.... Messrs. J. Allan, J. Deans (secretary),  
D. McCulloch, and G. Wilson.

*Representatives to the United Board* .... Messrs. J. Allan and J. Deans.

*Representative to Office Committee* ..... Mr. J. Deans.

*Representative to United Board Central Committee on Education* :  
Mr. George Wilson.

*Representative to quarterly meetings of the Scottish Co-operative Wholesale  
Society Limited*..... Mr. A. Purdie.

*Representatives to Joint Board of Arbitration, consisting of Representa-  
tives from the Parliamentary Committee of the Scottish Trades  
Union Congress, and the Sectional Board* :

Messrs. J. Allan, G. Bisset, J. Deans, and J. Lochhead.

*Representatives to West of Scotland Co-operative Defence Association* :

Messrs. J. Allan, J. Deans, J. Lochhead, D. McCulloch, J. Mallinson.

In accordance with the provisions of the constitution and objects of the Scottish Central Committee on Education, Messrs. J. Allan, J. Deans, and G. Wilson represent the Sectional Board on that body.

The Sectional Board has held during the Congress year eleven meetings, the attendance of members being as follows :—

	Absent.	Present.
James Allan .....	0	11
George Bisset.....	0	11
James Deans .....	0	11
James Lochhead .....	0	11
James Lucas .....	0	11
Duncan McCulloch .....	0	11
John Mallinson .....	2	9
John Patterson .....	2	9
Andrew Purdie .....	1	10
George Wilson .....	0	11

In addition to the eleven meetings of the Sectional Board, the executive committee has, on an average during the year, held three meetings in each month, at each of which a summary of correspondence received from societies, conference associations, and other co-operative organisations, or individual co-operators, has been submitted and dealt with. The committee has also during the year had many very important and difficult matters to deal with, several of them being of more than usual interest and importance to the well-being of the movement, and also of a very delicate and contentious nature. With few exceptions, however, they have been settled in a very amicable and satisfactory manner.

#### TENTH ANNUAL SCOTTISH NATIONAL CONFERENCE.

This annual conference was held at Falkirk on Saturday, April 23rd, 1909. Mr. James Allan (chairman of Sectional Board) presided, and there was a very large attendance of representatives from the different co-operative organisations in all parts of Scotland.

Provost Christie (Falkirk) was present at the opening of the proceedings, and in a very appropriate address welcomed the delegates to Falkirk.

The business of the conference principally consisted in the annual report and balance sheet of the Scottish Section, the annual reports, balance sheets, and statistical statements of the ten Scottish District Conference Associations, the Scottish Co-operative Women's Guild, and the Scottish Co-operative Educational Committees' Association. In addition to the consideration of these reports, the conference had under consideration, and resolutions were passed in connection with, excursions of Scottish co-operators to the Continent during the summer; the training of co-operative employes; the rescinding by the Glasgow Town Council of the Glasgow Cattle Market by-law, practically excluding the buyers of co-operative societies from the auction sales at the cattle markets; and the organisation of co-operative educational work in Scotland.

It was agreed that the fixing of the place of the next annual national conference be left in the hands of the Scottish Section.

#### EXCURSION OF SCOTTISH CO-OPERATORS TO BRUSSELS.

The members of the section are pleased to be able to report that the excursion of Scottish co-operators to Brussels in July of last year—the first excursion of the kind to visit the Continent by the co-operative movement in the United Kingdom—proved pre-eminently successful and encouraging, extending fully a week. The party consisted of thirty-four ladies and gentlemen, representing mostly the West of Scotland. The arrangements were made and carried out by the representatives of the Polytechnic in Glasgow in a very efficient manner, and in every way to the entire satisfaction of the excursion party. As a means of education in the extent, methods, and objects of co-operation in Belgium, it fulfilled the highest expectation, and in many other respects was a most enjoyable and instructive experience.

The Sectional Board, encouraged by the success attending this, the first experiment, submitted a resolution, which was passed at the special sectional conference held under the auspices of the Scottish Section in Glasgow on Saturday, January 22nd of this year, remitting to the section to organise excursions of Scottish co-operators during the Glasgow fair holidays in July of this year to Brussels and Paris, and also an excursion to Hamburg and Berlin, in connection with the meeting of the International Co-operative Congress in Hamburg, in the first week of September, believing that such excursions are eminently calculated to promote the growth of international co-operation, and to put an end to the cry for the building of "Dreadnoughts" and the scare of war with Germany. The Sectional Board hope that many of the co-operators of Scotland will take full advantage of these excursions.

#### GLASGOW CATTLE MARKET BY-LAW.

The resolution passed by the conference at Falkirk strongly condemning the action of the Town Council of Glasgow in rescinding the markets by-law regulating the auction sales of cattle within the city markets, legalising the practice of exclusive dealing, and practically excluding co-operators of Glasgow from the use of the markets in the city, for the erection and maintenance of which they are taxed, has received the attention of the Glasgow and West of Scotland Co-operative Defence Association, and is dealt with in the reference to the work of that association included in this report.

#### TRAINING OF CO-OPERATIVE EMPLOYEES.

The resolution passed at the conference approving of the new and extended scheme for the training of co-operative employes, formulated by the Central Committee on Education of the United Board of the Co-operative Union, urging upon societies to assist in the development of this important work, has not yet been brought into practical operation, as the Central Education Committee consider it advisable to mature the arrangements thoroughly before bringing the scheme into operation, but these arrangements are now completed, and the scheme will be carried out as far as possible during the winter of 1910-11. It is earnestly hoped that the education committees and the boards of management of societies will grant every facility and encouragement to all their employes to take full advantage of the systems of training provided by the scheme.

#### REORGANISATION OF EDUCATIONAL WORK.

The resolutions passed at the conference at Falkirk, affirming the necessity for a reorganisation of educational work in Scotland, and approving of the scheme formulated by the special committee appointed at a conference composed of the members of the Scottish Section and the Scottish district conference associations, and remitting the scheme to the Scottish Section to proceed immediately with the appointment of a central committee with the object of putting the scheme into operation during the ensuing

winter, and of the winding up of the Scottish Co-operative Educational Committees' Association, and transferring its funds to the central education fund, have been carried into practical effect. The Educational Committees' Association was, as soon as it was practicable, dissolved, and the funds duly transferred to the Central Educational Committee.

The Sectional Board convened a conference of representatives from the district conference associations and educational committees and women's guilds in Scotland, which was held in Glasgow in June, and at which the Central Education Committee was elected in accordance with the provisions of the scheme. An executive and sub-executive committee have also been appointed and the scheme has been in active operation for the past six months.

#### OVERLAPPING AND AMALGAMATION.

The evils of overlapping and the question of amalgamation have constantly engaged the attention of the section during the Congress year. Unfortunately, there is no apparent decrease, either in the extent or intensity, of overlapping and competition by societies; the tendency is rather in the opposite direction. The section, co-operating with the district conference associations, have been engaged in several localities in efforts to modify the evils of overlapping by an arrangement of boundary lines, but so keen has been the feeling among the societies that the joint efforts have at best been only partially successful. The section hope that before long a better feeling will manifest itself.

The question of amalgamation of societies in congested districts as a remedy for overlapping has also been engaging the attention of societies in several parts of the country, and schemes for amalgamation have been discussed by Stenhousemuir and Stenhousemuir Baking societies, the two societies in Port Glasgow, and also the Alva and Alva Bazaar societies, but with no satisfactory results. Negotiations with the object of amalgamating Annbank and Kilmarnock Equitable societies are also in process. It is, however, satisfactory to report that the negotiations between the Galashiels and the Galashiels Waverley societies regarding amalgamation have during the year been brought to a satisfactory conclusion, and the amalgamated society has been carrying on operations for several months in a very satisfactory manner. Schemes of an elaborate nature for the amalgamation of Dunfermline, Townhill, Kingseat, and Lassodie societies into one society, and Cowdenbeath, Keltty, and Lochgelly into one society, were drafted and submitted to a joint meeting of the committees of these societies, but did not meet with acceptance. It was resolved that the matter be delayed for six months, and that a meeting be then held to hear the reports from meetings of members of the societies involved. With the view of removing the overlapping and competition, and consolidating co-operation in the city of Glasgow, a scheme has been drafted by a special committee for the amalgamation of the six distributive societies in Glasgow, and has been discussed and generally accepted by joint meetings of the committees of the six societies. At

least three of the committees of societies have approved of the principle of amalgamation, and three of them are convening special meetings of their members to discuss the merits of the scheme itself. It is hoped that the scheme in due course will meet with the acceptance of the societies as a whole.

#### HISTORY OF CO-OPERATION IN SCOTLAND.

The members of the Sectional Board, after full and careful consideration of the question, decided that the present is an opportune time for the preparation and publication of a history of co-operation in Scotland, and that to delay any longer would, in all probability, lessen its interest and value, as very few of the pioneers of the early stages of the movement in Scotland are now living, and before long they will all have passed away. The section were also of opinion that such a work would prove of great educational value to the movement, and would also, in their opinion, prove a source of inspiration to those who will yet become associated with the movement in the future. They are pleased to state that Mr. Wm. Maxwell, J.P., president of the International Co-operative Alliance, very cordially agreed to undertake the preparation of the history, and is now actively engaged in the work. It is impossible to say when a work of this description will be issued from the press, but due intimation of that event will be given to the societies, and it is hoped that it will meet with a large and ready sale.

#### SPECIAL SECTIONAL CONFERENCE.

The members of the Scottish Sectional Board, not being satisfied with the system of apprenticeship existing in connection with the employes of co-operative societies, convened a special sectional conference of representatives from societies in Scotland, conference associations, the executive of the Scottish Co-operative Managers' Association, and executive of the Scottish Co-operative Women's Guild, which took place in the Assembly Room of St. Mungo Halls, Glasgow, on Saturday, January 22nd, 1910. Mr. James Allan, chairman of the section, occupied the chair, and there was a very large attendance of delegates. Mr. James Young, manager of the United Baking Society, Glasgow, read an excellent paper on "A System of Apprenticeship for Co-operative Employes and the Minimum Wage." Mr. Young referred to the lack of system of apprenticeship which evidently prevailed in co-operative societies at the present time, and urged the necessity for a much better system, and referred to the systems in operation in other trading concerns in the country. Mr. Young also dealt very ably with the need there was for the establishment of a minimum wage in connection with the employes of co-operative societies, and commented upon the minimum wage which had been submitted and adopted at the Newport Congress. He also referred to and commented upon the wage system in operation in other trading concerns.

After an animated and interesting discussion, a resolution was passed affirming the need for the establishment of a proper minimum wage and

a more up-to-date system of apprenticeship in connection with the employes of co-operative societies. The Sectional Board, having had this resolution under discussion, have requested the executive of the Scottish Co-operative Managers' Association to prepare and submit a system of apprenticeship.

The conference also passed, and remitted to the Sectional Board, a resolution in favour of the organisation of excursions of Scottish co-operators to the Continent, which is dealt with in a previous part of this report.

#### SCOTTISH CO-OPERATIVE CONFERENCE ASSOCIATIONS.

The relationship between the Sectional Board and the district conference associations continues to be of the most cordial and harmonious nature. The papers read at the meetings of the conference associations have been of a very varied and interesting description during the year. There is at all times a ready response on the part of the conference committees to co-operate with the Sectional Board in any effort where joint action is considered advisable.

#### GLASGOW AND WEST OF SCOTLAND CO-OPERATIVE DEFENCE ASSOCIATION.

In consequence of the action of the Glasgow Town Council in rescinding the cattle market by-law regulating the auction sales of cattle in the cattle markets of the city in April of last year, this association has been very actively engaged. The members of the Fleshers' Trade Protection Society, being evidently aware that a change had taken place in the *personnel* of the Glasgow Town Council, a number of new members having been elected to the council who did not undersand the question of the market by-laws, and that several of the older members had changed their minds on the matter, being favourable to giving a trial to restricted markets, resolved to make another effort to have the by-law rescinded, and, on April 18th, 1909, the Markets Committee passed a minute by a majority recommending the town council to rescind the by-law. The Defence Association, on becoming aware of this, at once communicated with the members of the town council, directing their attention to the proposal of the markets' committee, urging upon them to be in their seats at the council meeting and vote against the minute. The committee also organised a large deputation, consisting of nearly 100 representatives of co-operative societies in Glasgow and district and the Glasgow Trades Council, which waited on the council on Thursday, April 22nd, making strong representation against the rescinding of the by-law, but, on the minute being voted upon, the by-law was rescinded by a majority. At the municipal elections in November last, the defence committee put forth every effort to secure the election of members favourable to the reinstating of the by-law, and were successful to a considerable extent. An early effort will be made to have the matter again discussed and voted upon by the town council, when it is hoped that there will be a more favourable result.

#### CREDIT TRADING.

The section are pleased to record that the efforts put forth during the previous Congress year to restrict the amount, and to put the system of credit

trading upon a more satisfactory basis, have resulted in considerable improvement in this respect. Their efforts, in co-operation with the district conference committees, are still being continued with the view of bringing credit trading within reasonable and safe limits.

#### SCOTTISH CO-OPERATIVE VETERANS' ASSOCIATION.

This association, notwithstanding the adoption of the system of old-age pensions by the Government, still continues its operations, and its work is very much appreciated, and still continues to receive the interest and support of many societies.

#### CO-OPERATIVE HOMES.

The annual report of the Co-operative Homes Association shows a gratifying condition, notwithstanding the decline in the trade of quite a number of societies in Scotland, proving that the benefits of the homes are being appreciated by the members of the Scottish societies.

#### BOYCOTT AGITATION.

A section of the private traders in Scotland, who for many years have been persistently agitating against co-operative trading, were exceptionally active during the Congress year, and Edinburgh, Perth, and Kilmarnock were singled out for specially severe attacks. Newspapers devoted to the attack on co-operation are circulated in each of these towns; but it is satisfactory to know that their effect has been rather to increase the trade and membership, and the loyalty of the members of societies, than otherwise.

#### TRADE OF THE SOCIETIES IN SCOTLAND.

It is satisfactory to report that the trade of the societies in Scotland is reflecting the improved condition of the trade of the country generally, and showing an upward tendency. Co-operative societies in Scotland are to be congratulated on the manner in which they have passed through the exceptionally severe and prolonged period of depression, being a convincing evidence of the strong hold which co-operative trading has secured upon the minds of the people. The section regret that a large portion of the trade of the retail societies passes the Scottish Co-operative Wholesale Society, and, whatever may be the cause of this leakage, every effort should be made to discover and remove it. The section are convinced that the interests of co-operation demand loyalty on the part of the societies as to this important institution.

JAMES ALLAN, Chairman.

JAMES DEANS, Secretary.

## SCOTTISH CENTRAL COMMITTEE ON EDUCATION.

## Executive Committee.

Mr. James Allan (chairman), Glasgow.	Mr. P. Mc.Connell, Lochgelly.
„ James Deans (secretary), Glasgow.	„ W. Mason, Dalnair.
„ George Wilson (treasurer), Bannockburn.	„ G. Pinkerton, Barrhead.
„ George Bisset, Aberdeen.	„ W. Donald, Clackmannan.
„ James Lochhead, Edinburgh.	„ J. McCulloch, Perth.
„ James Lucas, Shelleston.	„ A. Macdonald, Coatbridge.
„ Duncan McCulloch, Glasgow.	„ G. Young, Darvel.
„ John Mallinson, Edinburgh.	„ J. Bardner, Dunfermline.
„ John Patterson, Burntisland.	„ T. Rennie, Falkirk.
„ Andrew Purdie, Edinburgh.	„ T. Coventry, Mount Florida.
„ William Allan, Perth.	„ J. B. Calder, Kely.
„ James Wilson, Dunfermline.	„ J. Munro, Leith.
„ W. Anderson, Kilbirnie.	„ W. McArthur, Paisley.
„ J. Rennie, Peebles.	„ R. J. Robertson, Perth.
„ J. Kelly, Hamilton.	„ D. Sword, Selkirk.
„ A. Young, Edinburgh.	Mrs. McLean, Edinburgh.
„ J. Liddell, Falkirk.	„ Slater, Partick.

At the meeting of the tenth annual Scottish National Conference, held in Falkirk, on Saturday, April 24th, 1909, the scheme embodying the constitution and objects of the proposed Scottish Central Committee on Education, which had been prepared by a special committee consisting of representatives from the Scottish Sectional Board and the Scottish district conference associations, was submitted, and, after being thoroughly discussed, received the sanction of the conference.

It was remitted to the Scottish Sectional Board to take the necessary steps to have the central committee constituted as early as possible, with the object of permitting the scheme to be brought into operation during the ensuing winter.

The Sectional Board convened a meeting of representatives from the conference associations, the executive of the Scottish Co-operative Women's Guild, and the educational committees, with the members of the Scottish Section, which was held in Glasgow, on Saturday, June 12th, 1909, and at which the central committee was appointed.

The first meeting of the Scottish Central Committee on Education was held in the offices of the Scottish Section, Glasgow, on Saturday, July 3rd, at which an executive committee, consisting of twelve, was appointed, whose duty it would be to carry on the work of the central committee between its meetings. This executive committee also appointed a sub-executive

Committee, and Messrs. James Allan, George Wilson, and James Deans, of the Scottish Section, were appointed respectively chairman, treasurer, and secretary to each of these committees.

A circular appealing to educational committees, conference associations, the executive of the Scottish Co-operative Women's Guild, and co-operative societies which had no educational committees, was immediately issued for subscriptions towards the education fund, and, as will be observed from the balance sheet appended to this report, the response was of a highly satisfactory and encouraging description.

During the eight months that the central committee has been in existence the executive committee have held six meetings, and the sub-executive committee 13 meetings. To meet a felt want on the part of educational committees and boards of management of societies, a list of co-operators willing to give lectures and address public or social meetings, stating their subjects and terms, was issued to all educational committees, conference associations, and boards of management of societies in Scotland, and, so far as we are able to discover, it has served a very useful purpose.

As it was not the intention of the Central Education Committee of the Co-operative Union to put into force the new scheme containing the extended system of the training of employes until the session of 1910-11; the Scottish Central Committee on Education agreed to start training centres on the same system as had been in operation for some years past—one in Lochgelly, one in Glasgow, and one in Motherwell or Wishaw. It was found impracticable to institute a class in Lochgelly, as the number of students enrolling themselves, after three opportunities, was not sufficient to warrant proceeding with the class. A very satisfactory response was made to the proposal to institute classes in Glasgow and Wishaw, and classes have been in operation during the entire winter season. Mr. Fraser, of the Paisley Provident Society, is conductor of the class in Glasgow, and Mr. Pollok, manager of the Cleland Society, is conductor of the class in Wishaw.

A circular was issued to all societies and conference associations in Scotland, impressing upon them the necessity for establishing classes for the teaching of book-keeping to their employes, and also to members of the societies, and promising that this committee would assist them in any way in its power. We believe that this circular has received considerable attention, and a number of classes have been formed in various parts of Scotland for the teaching of co-operative book-keeping.

A circular was also issued to the committees of management of co-operative societies in Scotland, urging upon them to impress upon their apprentices the necessity for their attending, for the first two years at least of their apprenticeship, continuation classes, where such are carried on under the auspices of the local school board, and giving as a reason for the Central Committee on Education pressing this matter that the conductors of centres for the training of employes found that the students were often hampered considerably because of their lack of knowledge of arithmetic, book-keeping,

grammar, and composition generally. We are not in a position to state whether this circular has received the attention that is desirable from the committees of societies.

The committee, being of opinion that the future development of co-operation was a subject requiring more attention than it was presently receiving, arranged with Councillor John Clark (manager of the City of Perth Society) to prepare and deliver a lecture on "The Lines upon which Co-operation in Scotland should be Developed in the Future." This lecture has been delivered at public meetings of co-operators and others in Glasgow and Edinburgh, and although the attendances were not large, those who attended were evidently deeply interested in the subject, and very animated and interesting discussions took place at both gatherings. Councillor Clark's lecture has also been given at a number of conferences, and the probability is that it will in due course be read at one of the quarterly meetings of each of the district conference associations in Scotland.

With the objects of placing before the officials and members of committees of co-operative societies and those desirous of occupying these positions the duties and responsibilities of such work, the committee arranged with Mr. George Bisset (chairman of the Aberdeen Northern Co-operative Company, also member of the Scottish Sectional Board) to prepare and deliver a lecture on the "Duties and Responsibilities of Co-operative Officials and Members of Committees." This lecture was delivered in December, in Glasgow, to a meeting consisting of members of committees in Glasgow and district. The meeting was largely attended, and a very interesting and instructive discussion resulted. Mr. Bisset has also, under the auspices of the East of Scotland Conference Committee and the Central Committee on Education, delivered his lecture at a quarterly meeting of the East of Scotland Conference, held in Edinburgh, in February of this year, which resulted in a very interesting discussion.

For the purpose of interesting the managers of co-operative societies and co-operative employes generally on the nature of the trade and commerce of this country, it has been arranged with Mr. Stanley H. Turner (lecturer on political economy at Aberdeen University) to prepare a lecture on "Some Aspects of Trade and Commerce of Interest to Co-operative Managers and Employes." This lecture will be delivered in Edinburgh on the afternoon of Tuesday, March 22nd, and in Glasgow on Wednesday, March 23rd. The meeting will consist of managers and employes of co-operative societies in the districts of Edinburgh and Glasgow respectively.

The committee have also arranged with Mr. Andrew Young, Edinburgh (chairman of the East of Scotland Conference Association), to prepare and deliver a lecture in the autumn of this year on "The Influence of Co-operation in the Reorganisation of our Industrial System."

The committee have resolved that if these lectures prove of sufficient merit they will be printed, and constitute part of the literature of the Scottish Central Committee on Education. In the case of the lectures prepared by

Messrs. Clark and Bisset, these were of such high quality that the committee had no hesitation in publishing them, and 5,000 copies of each of the lectures have been printed off. The copies will prove very useful for supplying delegates attending conferences where they are to be discussed, and it is proposed to send out 12 copies to each of the committees of management, educational committees, and the committees of the district conference associations in Scotland.

A joint meeting of the members of the executive committee of the Central Committee on Education, representatives from the Sectional Board, and the Women's Guild, was held in February to consider the question of the formation of Circles for Young People in connection with co-operative societies in Scotland. It was the unanimous opinion in this joint meeting that the organisation of such circles would prove of great advantage to the future of the co-operative movement in Scotland. There is no doubt much truth in the proverb that "The child is father to the man." All other organisations are laying hold of the young as the means of the future up-building of their movements. A committee is presently sitting and drafting rules for the government of these circles where they are formed, and the committee intends making a serious effort to have them established all over Scotland during the session of 1910-11.

The committee are of opinion that the practical work carried on by the central committee during its comparatively brief existence justifies the contention that a committee and a fund of the description embodied in the scheme was much needed.

JAMES ALLAN, Chairman.

JAMES DEANS, Secretary.

The following is the financial statement for the year 1909:—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Cash Received from E.C. Assoc.	39	18 4	By Committee's Travelling .....	4	17 0
" Interest from S.C.W.S. Ltd. ....	0	10 0	" " Meetings .....	7	0 6
" St. Rollox Society .....	3	0 0	" Printing, Literature, and Stationery .....	6	14 6
" Glasgow Eastern Society .....	3	0 0	" Advertising Lectures and Classes .....	5	15 6
" Dumbarton Equitable Society ..	3	0 0	" Fees to Lecturers and Expenses .....	5	10 0
" Scottish Co-operative Women's Guild .....	3	0 0	" Proportion of Letter File .....	3	4 6
" Kelty Society .....	3	0 0	" Hall Rent .....	0	7 6
" Renfrewshire Society Conference Association .....	3	0 0	" Gratuity to Hallkeeper .....	0	5 0
" Grahamston & Bainsford Society (half year) ..	1	10 0	" Bank Commission .....	0	5 6
" Brechin Equitable Society .....	3	0 0	" Postages .....	5	7 4
" United Co-operative Baking Soc.	3	0 0			
" Avonbank Society .....	3	0 0	" Cash lodged in Scottish Co-op. Wholesale Society Ltd. ....	145	8 10
" Cleland " .....	2	2 0	" Cash in Treasurer's hands .....	98	9 2
" Alva Bazaar " ..	3	0 0			
" Fife and Kinross Conference Association .....	3	0 0			
" Dalziel Society, Motherwell ..	3	0 0			
" Armadale Society .....	3	0 0			
" Paisley Provident Society .....	3	3 0			
" Coatbridge Society .....	5	0 0			
" Bellshill and Mossend Society ..	3	0 0			
Carried forward .....	94	3 4	Carried forward .....	283	5 4

	£	s.	d.
<i>Brought forward</i> .....	94	3	4
To Clydebank Society .....	3	0	0
" Paisley Manufacturing Society ..	7	7	0
" Pollokshaws Society .....	3	0	0
" East of Scotland Co-operative Conference Association .....	3	0	0
" Stirling Society .....	3	0	0
" Pathhead and Sinclairtown Reform Society .....	3	0	0
" Burnbank " .....	3	0	0
" Shettleston " .....	3	0	0
" Selkirk " .....	3	0	0
" Cowdenbeath " .....	3	0	0
" West Calder " .....	3	0	0
" City of Perth " .....	3	0	0
" Glasgow and Suburbs Conference Association .....	3	0	0
" Barrhead Society .....	3	0	0
" Leith Provident Society .....	3	0	0
" Alloa " .....	3	0	0
" Blantyre " .....	3	0	0
" Dunfermline " .....	3	0	0
" Kinning Park " .....	3	0	0
" Central Co-operative Conference Association .....	3	0	0
" Scottish Co-operative Wholesale Society .....	100	0	0
" Fees from Students — Glasgow and Wishaw .....	12	15	0
" Falkirk Co-operative Conference Association .....	3	0	0
" Stirling, West of Fife, and Clack- mannan .....	3	0	0
" Bannockburn Society .....	3	0	0
" Ayrshire Co-operative Conference Association .....	3	0	0
	£283	5	4

*Brought forward* ..... £ s. d.  
283 5 4

Audited—

J. HART.

A. NORVAL.

16th February, 1910.

£283 5 4

## REPORTS OF THE DISTRICT ASSOCIATIONS.

## No. 1.—AYRSHIRE.

## Executive Committee.

Bailie Flinn (president), Ardrossan.  
 Mr. James Dunlop (treasurer), Galston.  
 „ Wm. Anderson (secretary), Kilbirnie.  
 „ William M. Scott (statistical secretary), Kilbirnie.

Mr. James Hopes (auditor), Dalmellington.  
 „ Hugh Stewart (auditor), Newmilns.  
 „ Thomas Imrie, Stevenston.  
 „ Robert Urquhart, Beith.  
 „ John Cosgrove, Hurlford.  
 „ William Dawson, Irvine.

The committee have pleasure in submitting for your approval the annual report, balance sheet, and statistical statement for 1909. It is now thirty-five years since our association was inaugurated, and as we look backward over the intervening years and see the varied and important subjects that have been dealt with at many, if not all, of the meetings held, we are assured that great good and lasting benefit must have been received by all who have been connected with it.

From the reports to hand from the societies in our district, it is evident that the great trade depression that was experienced during 1908 has now, at the close of another year, nearly passed away, and we are hopeful that the year just entered on will be a return to prosperous times again. In spite of trade not being as good as we could have desired, some of our societies have gone forward with increases all over. We regret, however, that some of our societies have not been able to maintain their position, but are tending backward; we trust that they, too, in the near future, will regain their former position and also go forward.

For comparison, we again submit the four principal items of the returns with the increases over the previous year. For the full details relating to the various societies, see the statistical statement which accompanies this report.

	Members.	Capital.	Sales.	Profits.
1909 .....	27,381 ..	£510,696 ..	£916,550 ..	£145,058
1908 .....	26,630 ..	501,463 ..	912,769 ..	142,709
Increase for 1909 ..	751	£9,233	£3,781	£2,349

We have pleasure in being able to state that our friends, the Kilmarnock Equitable, have now seen their way to rejoin our association; they were missed, and when their application came before the delegates, it was well received, and their readmission unanimous. "Unity is strength," and we feel sure that our association and the Kilmarnock Society will both be the gainers by the uniting of forces.

*Meetings.*—During the year we have held the four quarterly meetings and also one special meeting. For all of these we have done our best to bring subjects and papers before the delegates that would both educate and

interest, and we feel that those whose privilege it was to attend these meetings will be all the better able to assist in conducting their own society with credit to themselves and to the great movement with which they are connected.

The first or annual meeting was held at Galston on March 27th, under the auspices of the Galston Society, and was attended by 103 delegates. The annual report, balance sheet, and statistical statement for the year were submitted, and fully considered and approved. The "Question of Organising and Financing of Future Congresses" was the subject for discussion. It was introduced by Mr. Purdie (Scottish Section), who maintained that if some such scheme as that submitted by the Co-operative Union was carried out Congress would do more good, and be able to visit places that had need of them yet were not in a position to bear the expense of same. A good and animated discussion followed, and Mr. Purdie was thanked for his address. Mr. Hugh Muir (New Cumnock) having intimated his intention of resigning from the position of president of the association, owing to defective hearing, same was accepted with regret, and he was awarded the best thanks of the association for his long and faithful services (he having been for eighteen years on the executive, two of which he was president). Bailie Flinn (Ardrossan) was elected president.

The second meeting was held under the auspices of the United Co-operative Baking Society Limited, in Glasgow, on June 26th, when 105 delegates attended. Previous to the meeting, the delegates and friends were met at the railway station by the directors of the bakery, who had conveyances ready, and drove the visitors across the city and out to the bakery, which was open for inspection, and was visited by a very large number, who were much impressed with the view of the "largest bakery in the world." Mr. James Deans (Scottish Section) read his paper on "Credit Trading in Co-operative Societies." He traced the system from its inception up to the present time, showed to what an extent it had reached in its growth, and the various methods by which it was wrought, and its evil influences both on the individuals and societies who practice it. Mr. Deans also made several suggestions for controlling it, and trusted that committees would see to it being at least modified and kept well in hand. A good and, we hope, profitable discussion followed. Mr. Deans was heartily thanked for his paper. Mr. William M. Scott (statistical secretary), who had been delegate to Congress, in a few words returned his thanks for the appointment. Kilmarnock Equitable Society was unanimously readmitted into the membership of the association. £1. 1s. was granted as a donation to the Scottish Council for Women's Trades.

The third meeting was held at Kilbirnie on September 25th, under the auspices of the Kilbirnie Society, 150 delegates being in attendance. Mr. James Bayne (Alloa) read his paper on "Whither are we Drifting." He divided the subject into—(1) The way we have travelled; (2) our present attainments and methods; (3) our future policy. Under each head he

showed what our movement began from ; its records of past achievements ; for the future, he advocated a coming closer to each other ; and, ultimately, a national society. The subject was well received by the delegates, general approval being expressed. Mr. Bayne was heartily thanked for his paper. £1 was granted to the Glasgow and West of Scotland Defence Association's funds.

The fourth meeting was held at Dreghorn on December 25th, under the auspices of the Dreghorn Society, and 145 delegates were present. Mr. William Anderson (secretary) submitted a paper on "The General Conditions of Employment in the Societies in Ayrshire," with special reference to the need for a greater uniformity in hours and wages, being a summary of the report of the joint committee who considered the question. The subject had been very fully gone into, and from the returns received it was shown that improvements were needed, as great disparagements were shown to exist in many of the societies. Several recommendations were made, and as those were very moderate, it is to be hoped societies will endeavour to have them carried into effect at an early date. The subject was considered very fully, all being agreed that something should be done to improve matters. Mr. Anderson was thanked for his paper, and it was agreed that the joint committee still continue their work and report improvements, if any, by another year. £3 was granted as a donation to the funds of the Scottish Co-operative Central Committee on Education.

The special conference was held at Hurlford on April 10th, under the auspices of the Hurlford Society. The subject for consideration was "The General Conditions of Employment in Societies in Ayrshire, with Special Reference to the Need for a Greater Uniformity in Hours and Wages." This subject has been forcing itself very much to the front all over the movement, and had been causing some friction in our own district, more especially in the baking departments. The result of the special conference was that a joint committee was appointed to go into the matter and report. This has been done at our conference at Dreghorn on December 25th, and, as this committee is still at work, more will be heard from it.

Your committee have had a year of work that we are hopeful will yield a good return to the movement. Many meetings have been held for consolidating existing societies and spreading the "good news" to those who are still outside the movement and its benefits.

Along with the Scottish Section, an effort has been made to bring all the societies in our conference area into membership both of the Union and Conference Association. Credit trading has also had our attention, and, while the improvement that has been made is not great, we are pleased to say that we now show, as a district, only 2d. per member above the average for the section, while last year we were 7½d. above the average. This gives 5½d. of a decrease on the average. There is still room for improvement, and we would urge all members of committees to get their debts well in hand.

It has not been a year of great extensions to the buildings of societies. Stevenston has now got possession of its new and commodious central premises. Newmilns has also reared and got possession of a splendid range of business premises, erected in place of the premises destroyed by fire. Kilmarnock Equitable and Kilbirnie are in possession of, and working in, their up-to-date bakeries, at Ayr and Kilbirnie respectively. Kilmarnock Equitable has had the attention of the Traders' Defence Association, who have, by their tactics, only helped to increase and strengthen the movement there.

Our district is to have the honour of entertaining the National Conference (Scottish Congress) in April this year. We trust our societies will send on their full complement of delegates to same, and be able to carry back from it a stimulus to their respective societies.

The Co-operative Insurance Society is endeavouring to get more into touch with societies, in order to increase its business, and has appointed Mr. J. Cosgrove (Hurlford) as its representative in our district. Societies should write him.

We take this opportunity of thanking all the societies that have entertained the delegates at our various meetings, and to Kilmarnock Equitable Society for the use of its educational committee-room for our committee meetings during the year.

The following is the financial statement for the year 1909:—

Receipts.			Expenditure.		
£ s. d.			£ s. d.		
To Cash from	Ardrossan .....	4 7 1	By Cash, Quarterly Meeting at—		
"	Auchinleck .....	2 18 4	Galston .....	8 0 4	
"	Beith .....	2 19 6	Glasgow .....	13 19 11	
"	Crosshouse .....	2 7 3	Kilbirnie .....	13 2 2	
"	Catrine .....	2 13 1	Dreghorn .....	10 1 5	
"	Darvel .....	3 12 8	" Special Meeting at Hurlford .....	4 2 11	
"	Dalmellington .....	1 10 10	" Committee Meetings .....	9 16 5	
"	Dalry .....	1 16 0	" Special Committee Meetings .....	1 17 5	
"	Dreghorn .....	2 12 7	" Special Committee Meetings re		
"	Dumfries .....	7 8 2	Uniformity .....	5 3 2	
"	Fergushill .....	0 16 6	" Attending other Conferences .....	10 14 8	
"	Glenbuck .....	0 10 5	" Visiting Society .....	0 11 11	
"	Galston .....	4 6 11	" Convalescent Homes Association	1 3 0	
"	Hurlford .....	3 7 6	" Educational Committees' Asso-		
"	Irvine .....	2 15 10	ciation .....	3 0 0	
"	Insurance Society .....	1 0 0	" Defence Association .....	1 0 0	
"	Kilbirnie .....	5 18 0	" Scottish Council for Women's		
"	Kilmarnock .....	14 19 9	Trades .....	1 1 0	
"	Kilwinning .....	3 6 2	" Printing Account .....	9 14 6	
"	Kirkconnel .....	0 8 11	" President's Salary .....	1 0 0	
"	Muirkirk .....	2 14 11	" Secretary's .....	4 15 0	
"	Maybole .....	3 2 4	" Statistical Secretary's Salary .....	1 0 0	
"	Mauchline .....	2 7 9	" Treasurer's Salary .....	2 0 0	
"	New Cumnock .....	1 19 6	" Auditing Books .....	0 4 6	
"	Newmilns .....	4 9 1	" Secretary's Postage .....	2 6 11	
"	Stevenston .....	3 19 4	" Statistical Secretary's Postage .....	0 2 8	
"	Scottish Wholesale		" Treasurer's Postage .....	0 9 10½	
"	Society .....	5 0 0	" Delegate to Congress .....	6 1 0	
"	Troon .....	2 18 11	" Janitor .....	0 5 0	
"	United Baking Society	2 0 0	" Bank Charges .....	0 8 5	
"	Scottish Laundry .....	0 10 0			
"	Scottish Section .....	3 0 0			
"	Scottish Co-operator .....	0 10 0			
"	Paisley Manufacturing				
"	Society (Adverts) .....	1 0 0			
Carried forward .....			Carried forward .....		
103 7 4			112 2 2½		

	£	s.	d.		£	s.	d.
<i>Brought forward</i> .....	103	7	4	<i>Brought forward</i> .....	112	2	2½
To Cash from Paisley Manufacturing Society ..	0	10	0				
" " Scottish Women's Guild .....	0	2	6				
" " Co-operative Newspaper Society Ltd.	1	1	0	Audited—			
" " <i>Scottish Co-operator</i> (Advertisements) ..	0	10	0	HUGH STEWART.			
" " Insurance Soc. (Advt.s.)	0	10	0	JAMES HOPES.			
" " Interest .....	0	12	11				
	106	13	9				
" Balance at December, 1908 .....	17	5	4	" Cash in Bank .....	8	12	5
	£123	19	1	" Cash in hand.....	3	4	5½
					£123	19	1

WILLIAM ANDERSON, Secretary.

## No. 2.—BORDER COUNTIES.

### Executive Committee.

Mr. James Harvey (president), Hawick.	Mr. David Fisher (auditor), Selkirk.
" James Anderson (treasurer), Galashiels.	" James Murray, Jedburgh.
" Neil O'Hara (secretary), Galashiels.	" George Donald, Kelso.
	" John Rennie, Peebles.

Your committee has pleasure in submitting for your consideration the report, balance sheet, and statistical returns for another year.

The following statement indicates the position of the movement in the district.

	Members.		Capital.		Sales.		Profit.		Reserve Fund.
			£		£		£		£
1909....	10,228	..	163,771	..	381,644	..	62,860	..	12,829
1908....	10,314	..	164,496	..	404,899	..	68,942	..	12,881

*Depreciation and Reserve.*—We would again urge upon societies the necessity of making adequate provision for depreciation and reserve. In this connection we are pleased to know that the Hawick Society has made special depreciation of its property to the extent of £900.

*Amalgamation.*—We cordially congratulate the co-operators of Galashiels on having accomplished the amalgamation of the two societies in their town. This makes our conference one united force. The next step in the consolidation of our movement will be to a district federation, and then to a national society.

*Credit Trading.*—You are invited to consider the question of credit trading at our annual meeting, from which we trust good results will accrue. All the societies in this conference are conducted upon the credit system, therefore it is essential that credit should be restricted within well-defined limits.

The educational committee and women's guilds connected with the societies in the conference continue to do good work by pressing forward the claims of the principles and higher ideals of the movement, and stimulating

the spirit of true co-operative brotherhood amongst the members. Let societies see to it that they shall receive every encouragement in their valuable work.

The following is a synopsis of the meetings held during the year :—

The annual meeting was held under the auspices of the Scottish Co-operative Wholesale Society, in the wareroom of Ettrick Mills, Selkirk, on March 20th. Mr. Jas. Harvey, president, occupied the chair, and 116 delegates were present. Mr. Neil O'Hara was re-elected secretary. Mr. George Donald (Kelso) was appointed delegate to the Newcastle Congress. The women's guild of the Jedburgh Society was admitted into fellowship. The annual report and balance sheet was considered and adopted. The executive's report *re* special return of productive and distributive wages, in which they recommended the adoption of the minimum wage as contained in the resolution passed at the Newcastle Congress, was taken up. Mr. John Wood (Galashiels) moved the adoption of the report. Mr. John Ballantyne (Galashiels) moved as an amendment—

That the committee be thanked for their work, and that the delegates be recommended to go back to their societies and endeavour to increase the standard of wages.

After the matter had been fully discussed a division was taken, when there voted for the amendment 41, and for the motion 37.

Mr. James Young, director of the Scottish Co-operative Wholesale Society, then delivered an able address on the subject of "Co-operative Production and the Attitude of Retail Societies towards it." An instructive discussion took place at the end of Mr. Young's address, in which the following gentlemen took part :—Mr. Gardner (Scottish Co-operative Wholesale Society); Messrs. Neil and Lochhead (Co-operative Union), Messrs. Peter Glass, Wm. Allan, and J. Wilson (directors of the Scottish Co-operative Wholesale Society), Messrs. T. Murray, J. Dewar, J. Boyd, and J. Harvey, (Hawick); Messrs. David Fisher, J. Currie, and T. Bolster (Selkirk). Mr. Young replied to the various speakers, and on the motion of the president he was awarded a hearty vote of thanks.

The second meeting was held under the auspices of the Walkerburn Society in the Public Hall, Walkerburn, on July 3rd. Mr. Harvey, president, occupied the chair, and there were ninety-two delegates present. Mr. James Harvey (Hawick) was re-elected president. Mr. George Donald (Kelso) gave an instructive report of the Newcastle Congress. The secretary submitted the final statement of the Selkirk Equitable Society Relief Fund, viz.:—

<i>Income.</i>	£	s.	d.
To Donations from Societies, as per details published in Annual Report for 1907..	954	14	6
„ Debts Collected by Selkirk Society.....	129	13	5
„ Interest on Deposit Receipts .....	14	11	7½
	£1,098	19	6½

	<i>Expenditure.</i>	£	s.	d.
By	Allowance at 10s. per £ on Shares in 1908	904	6	10½
„	Allowance at 2s. per £ on Shares in 1909	167	16	5
„	Expenses of Collection and Disbursement	17	2	9
„	Balance on hand .....	9	13	6
		<hr/> £1,098 19 6½		

May 25th, 1909.

DAVID FISHER, Auditor.

JAMES ANDERSON, Treasurer.

NEIL O'HARA, Secretary.

The report was unanimously adopted, and it was agreed to give the balance of £9. 13s. 6d. to the building fund of the Co-operative Convalescent Homes.

Mr. William Christison (Walkerburn) read an interesting paper, subject: "Dairy Farming and our Milk Supply." Thereafter an interesting and instructive discussion was taken part in by Messrs. John Dickson and Henry Cross (Galashiels), Thomas Murray (Hawick), James Bain (Alloa), and Andrew Young (Edinburgh).

On the call of the chairman, Mr. Christison received a hearty vote of thanks for his paper.

The third meeting was held under the auspices of the Selkirk Society in the Union Halls, Selkirk, on September 18th. Mr. James Harvey, president, occupied the chair, and there were 106 delegates present. It was agreed to give a subscription of £3 to the funds of the Scottish Co-operative Committee on Education. A complaint from the Walkerburn Society regarding the Innerleithen Society delivering goods in Walkerburn was remitted to the executive.

The election of treasurer then took place, when there voted for Mr. James Anderson 72, and for Mr. William Christison 13.

Mr. James Murray (Jedburgh) was re-elected a member of committee.

Mr. David Fisher (Selkirk) then read his able paper, subject: "The Co-operative Employé," which was much appreciated. An interesting discussion took place on the paper, in which the following delegates took part:—Mr. Lochhead (Co-operative Union), Mr. John Dickson (Galashiels), Mr. Alex. Torrance (Peebles), Mr. Reid (Walkerburn), Mrs. Drummond (Scottish Women's Guild), and Messrs. Dewar and Murray (Hawick).

Mr. Fisher replied to the discussion, and on the motion of the chairman received a hearty vote of thanks.

The fourth meeting was held under the auspices of the Hawick Society in St. Mary's Hall, Hawick, on December 18th. Mr. James Harvey, president, occupied the chair, and there were 150 delegates present.

Messrs. John Rennie (Peebles) and George Donald (Kelso) were re-elected members of committee.

It was agreed to consider the returns sent by the Scottish Section re credit trading at our next meeting, and to have them printed for that purpose.

Mr. Richard Laidlaw (Hawick) read his able paper, subject: "Co-operative Production and the Centralisation of Productive Works." At the close of the paper, an instructive discussion was taken part in by the following delegates:—Messrs. A. Scott and J. Dewar (Hawick), Mr. James Bain (Alloa), Mr. Matthew Laidlaw (Galashiels), Mr. Geo. Smith (Kilmarnock), Mrs. McLean (Edinburgh), and Mr. Thomas Little (Scottish Co-operative Wholesale Society).

Mr. Nisbet (Scottish Co-operative Wholesale Society), in very complimentary terms, moved a vote of thanks to Mr. Laidlaw, which was seconded by Mr. Bain (Alloa) and heartily responded to.

We beg to tender our sincere thanks to the societies under whose auspices we have met during the year for the generous and kindly welcome extended to all those attending our meetings.

The following is the financial statement for the year 1909:—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Balance from last year .....	11	0 8	By Committee's Expenses .....	6	18 8
„ Contributions from Societies—			„ Delegates' & Travelling Expenses .....	14	1 3
Hawick .....	8	5 7	„ Printing .....	8	5 10
Galashiels .....	2	12 7	„ Stamps and Stationery .....	3	5 3
Galashiels "Waverley" .....	2	11 1	„ Delegates' Expenses to New-		
Galashiels Coal .....	1	0 0	castle Congress .....	4	4 4
Selkirk .....	2	7 7	„ Hall Rent .....	0	11 6
Peebles .....	1	17 9	„ Bank Commission .....	0	2 3
Innerleithen .....	1	0 0	„ Secretary's Salary .....	3	0 0
Walkerburn .....	1	0 0	„ Balance in Bank .....	11	19 4
Kelso .....	0	12 0			
Jedburgh .....	0	10 6			
Earlston .....	0	10 0			
Scottish Co-op. Wholesale Ltd. ..	5	0 0			
Scottish Section Co-op. Union. ..	3	0 0			
United Co-op. Baking Society.. ..	2	0 0			
Co-operative Insurance Society ..	1	0 0			
Paisley Manufacturing Society ..	0	10 0			
Co-operative Newspaper Ltd. ..	0	10 6			
Scottish Co-operator .....	0	10 0			
Co-operative Women's Guild.. ..	0	2 6			
„ Advertisements—					
St. Cuthbert's Co-operative					
Association Ltd. ....	2	0 0			
United Co-op. Baking Society.. ..	2	0 0			
Paisley Co-op. Manuf. Society ..	1	0 0			
Insurance Society .....	1	0 0			
Interest .....	0	7 8			
	£52	8 5		£52	8 5

Audited—  
DAVID FISHER.

NEIL O'HARA, Secretary.

### NO. 3.—CENTRAL.

#### Executive Committee.

Bailie Macdonald (president), Mother-	Mr. James Sneddon (secretary), Burn-
well.	bank.
Mr. Joseph Kay (vice-president), Car-	„ Archibald Muir (statistical secre-
luke.	tary), Motherwell.
„ Archibald M'Lean (treasurer), Coat-	„ John Brown, Wishaw.
bridge.	„ John Weir, Bellshill.
„ David R. Lockhart (auditor),	„ John Kelly, Hamilton.
Motherwell.	„ Wm. Lamond, High Blantyre.

It gives your committee pleasure in presenting to you their annual report, balance sheet, and statistical statement for the past year.

The following figures indicate the position of the movement in our district :—

	Members.	Capital.	Sales.	Profit.	Reserve Fund.
1908	36,067	£750,078	£1,867,765	£302,922	£38,020
1909	36,681	733,963	1,794,939	277,476	4,740
Increase....	614	....	....	....	£3,720
Decrease....	....	£16,115	£72,826	£25,446	....

The past year has been a very trying one for the general trade of our district. The depression in some of our industries has been very severe, the effect of which has materially diminished the spending power of the working classes, from whom the co-operative movement derives the bulk of its support. Considering the state of the general trade, however, our societies have not suffered to the extent that an outsider might have anticipated, which fact is probably accounted for by the members having their share capital to fall back upon. But this, instead of being a drawback to the movement, goes to prove the immense advantage to working men and women of co-operation, to them and their families—for “a friend in need is a friend indeed.”

*Meetings of Delegates.*—During the past year the usual four quarterly conferences have been held. The attendance at these meetings has been very good. The papers read at each were practical and helpful, and will tend to create a deeper interest in the principles of the movement. The discussion on the papers was generally sustained and interesting. Your committee feel that our conferences are a useful educational agency, and an incentive to co-operative enthusiasm and loyalty.

*Papers Discussed at the Regular Conferences.*—The first meeting of the year was held in the Town Hall, Hamilton, under the auspices of Hamilton Central Co-operative Society, there being a large attendance of delegates and visitors. Bailie Macdonald presided. Mr. William M'Rae, chairman of the local society, welcomed the delegates. He was pleased to report that during the past year they had created new records at every quarterly balance, and it was gratifying to report that, even with the trade depression existing, their past quarter's sales were the highest in the history of the society. He hoped that the sun of prosperity would soon come through the clouds, and give all the societies in the central area an increased share of trade and membership. Mr. Thomas Halliday (Hamilton) submitted a paper entitled “The Art of Reading and Public Speaking.” The paper contained many useful hints to those desirous of informing themselves on specific subjects and expressing their views in public assembly.

The April meeting was held in the Public Hall, Larkhall, on the invitation of Larkhall Co-operative Society, there being 220 delegates and visitors present, Bailie Macdonald presiding. Mr. Hamilton Murray, chairman of

the society, in welcoming the delegates, said that a peculiar interest was attached to meetings of the conference under the auspices of his society, for, in the early days, the conference had performed a very signal service to them in a time of extreme difficulty, and they must always feel grateful for that assistance. Proceeding, he said that since the conference had last met in the district, five years ago, they had been more than able to hold their own under the prevailing circumstances. Their society had seen many fluctuations and experienced many vicissitudes, but they possessed a foundation of true, principled co-operators, and had no fear for the future so long as the society was conducted on honest co-operative lines. The annual report, statistical tables, and treasurer's statement were submitted, and in moving approval, Bailie Macdonald said it was nearly fifteen months since he began to lament about bad times, but he thought the Central district had reason to be satisfied with recent progress, and they would all, no doubt, participate in the "boom" when it came along. The whole report was unanimously agreed to. Mr. William Gallacher (Larkhall) read a comprehensive and original paper on "The Future Development of the Co-operative Movement." The paper evidenced much research and freshness of outlook; he pictured a great national society, having one or other of the Wholesale societies as a centre, and of which all the present productive and distributive societies would be branches. Consider the possibilities and advantages of such a vast co-operative organisation. As if by magic, all overlapping and competition would cease—they would be no longer possible under the altered conditions—uniform dividends, uniform prices, uniform wages for the same class of work, all these reforms so long delayed, and so remote at the present time, could at once be established. The limited time at the disposal of the meeting prevented discussion, it being unanimously agreed that the paper be printed and distributed to societies, and further discussed at next meeting.

Crofthead was the venue of the July meeting, under the auspices of Crofthead Society, there being present 130 delegates and visitors. Bailie Macdonald presided. Mr. Thomas Sutherland, chairman of the local society, welcomed the delegates, and stated that when last the conference met there the then chairman of the society could boast of extensions in the shape of a new hall and the installation of electricity in all the departments. Since then they had not made material progress in the way of extensions and new buildings, but they had held their own as a society. The quarter ending December, 1907, saw them reach record sales—fully £10,000. Since then they had felt the depression in trade, and their sales had gone back. If they were not extending their premises, they were at least attempting to ameliorate the conditions of their employes, wherever practicable and possible. At the last meeting they had decided to do what he believed they would be the first in Scotland to do—have their shops open for only a little over 50 hours a week. He hoped the delegates present would take the hint, and that other societies would soon follow their example. Mr. John Brown

(Wishaw) submitted his interesting experiences as delegate to the Congress at Newcastle, and was cordially thanked for his services. Mr. Gallacher briefly introduced his paper read at the last meeting. A very spirited discussion followed. Mr. Gallacher replied in his usual racy and effective manner, and was heartily thanked for his interesting paper.

The October conference was held in the New Masonic Temple, Graham Street, Airdrie, on the invitation of Chapelhall Co-operative Society, there being 170 delegates and visitors present. Bailie Macdonald presided. Mr. Myles, president of Chapelhall Society, welcomed the delegates on behalf of his society, and briefly submitted a statement of progress. The last conference held in Airdrie was in January, 1894; since then the conference had met in Chapelhall under the auspices of the Federated Baking Society. At one time Airdrie possessed a co-operative society of its own, under the title of "Airdrie Provident," but this was dissolved in 1891. A year later Chapelhall Society opened a branch in Airdrie. He hoped they would have a very instructive and enjoyable conference. Mr. James Watson (secretary of Chapelhall Society) read a very interesting paper on "How to Regulate the Price of Bread." He said that the regulation of prices and profits, particularly pertaining to retail societies, had often been debated in the movement. No definite action, however, had been taken to solve the problem in common whereby the commodities supplied were not unduly taxed or inflated for the purpose of competing against one another in the declaration of large dividends. They knew that managers, boards of directors, and members, very often measured the success of their respective societies by the dividend declared, which was a fickle and dangerous basis to build their contentions upon. Before a dividend was declared, managers and directors particularly should see that due regard was given to the following points:—As labour should have the first claim in all concerns, they, as co-operators, ought to see that it got its just reward. Stocks should be thoroughly examined from time to time, and when taken, set down at their value less  $3\frac{1}{2}$  per cent on grocery, and  $8\frac{1}{2}$  per cent on drapery, for wholesale dividend and discount. Members' debts should be vouched for, and if put through the balance sheet at retail value, a profit equal to from 25 to 30 per cent on total amount ought to be reserved for dividend. Depreciation on buildings, fixed, live, and rolling stocks, should be sufficiently provided for. A reserve fund for unforeseen emergencies should not be overlooked. Leakages, no matter from what source they sprang, should be thoroughly investigated. Whatever profit was then remaining, the dividend declared should be upon a similar basis. A very instructive and interesting discussion followed the reading of the paper. The paper being of great interest and literary ability, it was received with appreciation and attention. Mr. Watson briefly replied to the discussion, and was, on the motion of Bailie Macdonald, awarded a very hearty vote of thanks.

*Overlapping.*—Your committee have been very busy during the year in attempting to reduce the evils of overlapping wherever their services

have been requested in bringing about an amicable arrangement between the competing societies, and we are pleased to note that in one case, at least, our efforts have been successful. And we speak only of what we do know when we say that this still prevails amongst societies in our district, and it is an evil wherever it exists. Its results are harmful in many ways. The commercial instinct of the society and of its individual members is developed at the expense of the best instincts of co-operative life. Co-operators cannot expect to succeed by competing with each other, because competition of this kind, sooner or later, leads to unco-operative practices in business, and becomes neither better nor worse than an ordinary commercial business. Co-operators cannot too soon learn the lesson that it is not so much by the extent of their trade, as by their method of doing it, that their future success must be judged.

*Educational Work.*—The attention of all co-operators is being drawn to education generally. The whole system of education seems to be in the melting-pot, and in concluding this report we have again to repeat our conviction that these conferences contribute very materially in strengthening the educational spirit, which is an absolute essential if the co-operative movement has to make progress in years that are to come. Every conference seems to demonstrate the necessity of the cultivation of the "educational," and it is to be hoped that the importance of this phase of our co-operative life will be more recognised in the future than it appears to be at present. We believe that the societies in this district are extending their usefulness upon every hand. New branches are being opened. The material side of our work goes on apace. Let us see that along with it the true principles of co-operation are not lost sight of.

*Funds.*—As will be seen from the treasurer's statement, there is still a good balance to our credit at the end of the year.

We would again thank all the societies that have entertained the conference during the year, thereby increasing the pleasure and comfort of the delegates; and we would also thank the directors of Dalziel Co-operative Society, Motherwell, for so kindly giving us the use of their boardroom for our committee meetings.

The following is the financial statement for the year 1909:—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Balance from 1908	.....	42	15	8	By Printing, &c.	.....	10	12	6
„ Cash from—					„ Postage, &c.	.....	3	6	8
Newmains and Cambusnethan	2	3	0		„ Committee and Travelling Ex-				
Co-operative Union	3	0	0		penses	.....	14	13	9
Scottish Co-op. Wholesale Soc.	5	0	0		„ Conference and Travelling Ex-				
Dykehead and Shotts, 1908-9..	5	9	7		penses	.....	26	2	0
Glengowan, 1908-9	0	15	0		„ Congress	.....	5	6	9
Cleland, 1908-9	2	0	0		„ Choir Competition	.....	1	1	0
Chapelhall	1	10	0		„ Educational Association	.....	3	0	0
Scottish Co-operator	3	0	0		„ Refreshments	.....	2	12	4
Burnbank	2	18	4		„ Convalescent Homes	.....	1	3	0
Insurance	1	0	0		„ Defence Association	.....	1	0	0
Drapery and Furnishing, 1908-9	1	0	0		„ Auditor	.....	0	10	0
Dalziel	10	0	0		„ Co-operative Union	.....	0	10	0
Carried forward	.....	80	11	7	Carried forward	.....	69	18	0

	£	s.	d.
<i>Brought forward</i> .....	80	11	7
To Cash from—			
Law .....	0	10	0
Blantyre Society (the Paper printed) .....	2	4	0
Larkhall Victualling .....	3	2	6
Crofthead .....	2	15	0
Levensat .....	0	4	0
Scottish Laundry Association..	0	10	0
Bellshill and Mossend .....	2	18	4
Lanark .....	2	1	8
Bellshill & Mossend Women's Guild .....	0	2	0
Coatbridge .....	13	7	6
Wishaw .....	4	17	1
Scottish Co-operative Women's Guild .....	0	2	6
United Baking Society .....	2	0	0
Dalziel and Women's Guild ..	0	8	0
Co-operative Newspaper .....	0	10	6
Glenboig, 1908-9 .....	1	0	0
Auchenheath, 1908-9 .....	0	15	0
Strathayen .....	0	14	7
Larkhall Victualling Women's Guild .....	0	2	6
	£118	16	9

	£	s.	d.
<i>Brought forward</i> .....	69	18	0
By Statistical Secretary's Salary .....	2	0	0
„ Secretary's Salary .....	3	0	0
„ Treasurer's Salary .....	2	0	0
„ Cash in Bank .....	27	6	9
„ Balance on hand .....	14	12	0

Audited—

DAVID R. LOCKHART.

£118 16 9

JAMES SNEDDON, Secretary.

## NO. 4.—EAST OF SCOTLAND.

## Executive Committee.

Mr. Andrew Young (president), St. Cuthbert's.	Mr. Edward Young, Leith Provident.
„ Thomas Telfer (sec.), Norton Park.	„ George Gray, Norton Park.
„ William Scott (treasurer), St. Cuthbert's.	„ James Martin, Portobello.
	„ Malcolm Leckie, Armadale.

In submitting for approval the annual report, balance sheet, and statistical tables for the past year, your executive have to record a decrease in the sales, profit, and capital of the various societies. We sincerely trust that the tide has turned, and that, with increased prosperity in the industrial world, the purchasing power of the members will be increased. There is no decline in the membership, but they have had to limit expenditure and to cut off luxuries; while the funds invested in the societies have no doubt helped many families over these times of depression.

The trade of the Wholesale during the last six months of the year shows a large increase, and we hope the retail societies will show the same result next year.

We briefly summarise the result of the year as follows:—

	Members.	Sales.	Profit.	Capital.
	£	£	£	£
1909.....	72,690	2,920,354	635,298	1,109,580
1908.....	70,993	2,991,738	646,563	1,163,058
Increase for 1908 ..	1,697	..	..	..
Decrease „ ..	..	£71,384	£11,265	£53,478

*Meetings of Delegates.*—During the year four quarterly meetings have been held. The attendances of delegates and visitors have been largely increased, and the interest taken in the proceedings encourages the hope that good results will follow the deliberations.

The first meeting was held in the Oddfellows' Hall, Edinburgh, under the auspices of St. Cuthbert's Co-operative Association; 264 delegates attended. Mr. John Mallinson presided. Mr. James B. Bennet, chairman of the society, welcomed the delegates. He was pleased to know they had a double duty to perform—having to provide for both the mental and physical wants of the delegates—and he trusted they might enjoy a pleasant and profitable meeting.

Mr. Andrew Young was elected chairman; Mr. Wm. Scott, treasurer; Messrs. James Martin (Portobello) and Edward Young (Leith Provident), members of committee; Messrs. W. Crawford and W. Colville, auditors.

The annual report, statistical tables, and treasurer's statement were gone over, and, in moving approval, Mr. J. Mallinson said the report showed the great vitality of the movement under a serious depression of trade. This was duly seconded and agreed to.

Mr. William Crawford, auditor, was elected delegate to the Annual Co-operative Congress at Newcastle.

Mr. Alexander Mallace, manager of St. Cuthbert's Association, read a paper on "Co-operation: Its Possibilities and Limitations." The paper met with a hearty reception, and it was agreed to have it printed and discussed at next meeting.

The retiring chairman, Mr. J. Mallinson, was awarded a cordial vote of thanks for the efficient manner in which he discharged the various duties during his tenure of office.

The second meeting was held at Tranent; 205 delegates and visitors present. Mr. Andrew Young presided.

Provost Shaw, chairman of the society, welcomed the delegates. The conference last met at Tranent in 1904. At that time the sales of the society for the year were £75,543; last year they amounted to £117,857—an increase of 56 per cent in five years. The surplus capital of the society has been invested in the purchase of land, which showed a profitable return on the capital invested.

The paper read by Mr. Mallace was discussed in an interesting manner. Mr. Mallace, in replying to the criticism, said: "Labour was at the mercy of capital, and would continue so until the labourer became a capitalist. If they educated the leaders, the rank and file would follow. The dividend was an important factor in the success of co-operation, and should not be underrated. Cheap goods were generally nasty; he believed in keeping a good article, and with good management and careful buying they would continue their prosperity. He had great faith in the future of co-operation." The usual vote of thanks closed a pleasant meeting.

The third meeting was held in St. Mungo Halls, Glasgow, under the

auspices of the United Co-operative Baking Society; 150 delegates and visitors attending. Mr. Andrew Young presided.

Mr. James Bain, secretary of the society, welcomed the delegates, and trusted their visit would be interesting to them and profitable to the Baking Society.

The chairman said it was fourteen years since this conference met in Glasgow, and much water had run down the Clyde since then. The society had encountered vicissitudes during that period, but the progress they had made had been quite phenomenal. The movement was a noble army marching on to victory, and their cause was the cause of humanity and the poor.

The secretary, Mr. Thomas Telfer, was re-elected, and Messrs. George Gray and Malcolm Leckie were elected members of committee.

Mr. William Crawford, delegate to Congress, gave a report of the proceedings, and was cordially thanked for his services.

Mr. James Young, manager of the Baking Society, read a paper, "The Bread Supply of 85,000 Families." He gave details of the inception of the society forty years ago, and traced the various periods of growth and progress up to the present. They had paid in bonus on wages £85,000, and had done good and honest work for their fellow-men.

The delegates, after enjoying a drive through the city, visited the premises in M'Neill Street, and expressed great admiration for the clean and commodious buildings.

The fourth meeting was held in the Oddfellows' Hall, Edinburgh; 250 delegates attending. Mr. Andrew Young presided. Mr. Young, on behalf of the conference, welcomed the delegates.

The principal business was a paper by Mr. Gallacher (Larkhall) on "The Future Development of the Co-operative Movement." An animated discussion ensued. The principal points dealt with were the formation of a national society, the difficulty of co-operation reaching the poor, high prices, high dividends, the necessity of co-operators entering the political arena and being directly represented in Parliament. Mr. Gallacher made a most effective defence of his views, and was heartily thanked for his paper. Thanks to the executive and the chairman closed the meeting.

*Educational Work.*—The executive have fully maintained their propagandist work. During the winter, meetings have been held at Leith, Armadale, Broxburn, Portobello, Newton Grange, Musselburgh, Penicuik, Bathgate, South Queensferry, and West Calder. The meetings have been well attended, and the audiences orderly and appreciative. The relations between the executive and the societies have been strengthened, the claims of the Wholesale and the duty of loyalty by the members emphasised.

The movement has been shown to be the most democratic in the world—everyone is welcome to come into the fold, neither sex nor any other disqualification shutting the open door. The various educational committees and women's guilds have also contributed to propagandist work, and we

look forward with hope to the reaping time when the seed now sown will grow up and bear fruit.

The past year has been a significant one for St. Cuthbert's Co-operative Association, as it marked the jubilee of its existence as a co-operative society. The jubilee celebrations extended over the first two weeks of December. The meetings, co-operative exhibition, and jubilee dinner, which were held to mark the occasion, were each and all remarkably successful. As co-operators in the East of Scotland were well represented at these meetings, it is unnecessary to enlarge on them in this report, but it is hoped that the publicity thus given to the work carried on by St. Cuthbert's in Edinburgh will give an impetus to the spread of co-operation in the East, and that the societies will reap the benefits by increased membership.

*Co-operative Convalescent Homes.*—These two homes have been described as the brightest jewels in the crown of the co-operative movement, and we would again emphasise the duty of all the societies in our district giving loyal support to the homes by sending patients who require the benefits, and also subscribing liberally to the funds.

*Extension of Premises.*—In the early part of the year, St. Cuthbert's Society removed its St. Giles Street Branch into larger and more commodious premises. The new shop is situated at No. 7, St. Giles Street, and the increased facilities given in the larger shop have enabled the branch to cope with its trade in the district in a more satisfactory manner. The society has also erected joiners', electricians', and plumbers' workshops, a masons' yard, and stabling on their ground at Patriothall, Hamilton Place; and also built two tenements of houses to the front street, thus utilising the whole of the ground at this point. Hitherto the site has been occupied by temporary erections and old buildings. The basement and street floor of one of the tenements consist of two shops, which will be occupied as a boot department and a drug department respectively. The boot department is a large double shop, with saloon behind and ample accommodation in the light basement below. These extensions will give the society greatly increased facilities for carrying on its large business, and will enable it to give better attention to the wants of customers. The buildings erected are of a very pleasing and substantial appearance, and are an undoubted improvement to the northern part of the city. They have changed the whole character of the street in which they are situated, and should greatly enhance the value of property in the neighbourhood.

West Calder Society has erected new bakery premises on a most extensive scale. They are fitted with suction gas plant, electric light, and all modern improvements to facilitate the business.

Prestonpans Society has added another story and enlarged the frontage, giving an elaborate and imposing appearance to the premises.

We are pleased to know that Leith Provident has undertaken to supply milk to the members, whose appreciation has been shown by the fact that the amount sold has risen from 30 to 100 gallons per diem.

*The Scottish Co-operative Wholesale Society.*—The trade of the country has been in a very depressed condition during most of last year, although towards the close signs of improvement were visible.

As in the year previous, the sales of the Scottish Wholesale Society show a slight decrease on those of 1908. The total sales amounted to £7,453,875, or a decrease of £74,407.

It may be interesting to note that for the first six months of the year nearly all departments participated in the decrease; whereas, for the half-year ending December, there was an increase over all departments of £150,724 as compared with the corresponding half year of 1908.

The Leith Branch shows an increase of £9,141 on the year, the sales of this branch amounting to £1,480,070, which, taking into account the state of trade in the East of Scotland generally, must be considered satisfactory.

Chancelot, Junction, and Regent Mills have been kept running constantly all through the year.

Both flour and oatmeal mills are equipped with the latest and most up-to-date machinery and appliances, no expense having been spared by the directors where such has been considered necessary, and a still larger volume of trade, both in flour and oatmeal, can be done with the existing facilities.

The extension at Chambers Street has now been completed. The accommodation has been practically doubled, and it now lies with the societies in this district to give increased trade to this branch of the furnishing department, so as to warrant the expenditure incurred. A much better assortment of goods is now on view; inspection is invited, and it is hoped that the coming year will show a very much larger trade than that of 1909, which was slightly under that of 1908.

We beg to thank those societies that have entertained the conference during the year. The interest in the meetings is increasing, and our wish and endeavour shall be in the future, as in the past, to educate our members to an intelligent appreciation of the benefits conferred on the community by the co-operative movement.

The following is the financial statement for the year 1909:—

Receipts.	£ s. d.	Expenditure.	£ s. d.
To Balance from 1908 .....	19 15 10½	By Committee's Expenses .....	14 3 7
" Bank Interest .....	1 2 0	" Purveying Tea for Conference	
" Advertisements .....	9 0 0	Delegates in Oddfellows' Hall	
" Contributions from Societies—		and Rent of Hall .....	10 18 9
Armada .....	2 0 6	" Delegations .....	18 16 6
Bathgate .....	4 15 0	" Delegate to Congress .....	6 0 9
Bonnyrigg .....	1 0 0	" Propagandist Meetings .....	28 8 11
Broxburn .....	3 6 8	" Printing Account .....	14 7 9
Co-operative Insurance .....	1 0 0		
Co-operative News .....	0 10 6	" Subscriptions—	
Dalkeith .....	2 0 0	Scottish Central Committee	
Gorebridge .....	2 5 6	on Education .....	3 0 0
Gavieside .....	0 7 6	Scottish Council for Women's	
Haddington .....	2 7 1	Trades .....	2 0 0
Hillwood .....	2 0 0	Convalescent Homes Main-	
Juniper Green .....	1 9 4	tenance Fund, per Mr.	
Leith Provident .....	8 10 0	Mallace .....	2 6 0
Carried forward .....	61 9 11½	Carried forward .....	100 2 3

	£	s.	d.
<i>Brought forward</i> .....	61	9	11½
To Contributions from Societies—			
Leith Provident Women's			
Guild .....	0	2	6
Musselburgh and Fisherrow..	7	4	6
Norton Park .....	2	2	0
Norton Park Women's Guild..	0	2	0
Paisley Manufacturing .....	0	10	0
Penicuik .....	3	19	0
People's Bank .....	0	15	0
Portobello .....	1	17	6
Prestonpans .....	1	6	5
Printing Co., Edinburgh .....	1	0	0
Scottish Section .....	3	0	0
Scottish Co-operator .....	1	0	0
Scottish Women's Guild .....	0	2	6
S.C.W.S. ....	5	0	0
St. Cuthbert's Society .....	41	9	9
St. Cuthbert's Women's Guild—			
Central .....	0	2	6
Northern Branch .....	0	2	0
Eastern Branch .....	0	2	0
Southern Branch .....	0	2	6
Tranent .....	4	3	4
United Co-operative Baking..	2	0	0
West Barns .....	0	17	3
West Calder .....	6	17	0

£145 7 8½

	£	s.	d.
<i>Brought forward</i> .....	100	2	3
By Subscriptions—			
Convalescent Homes Building			
Fund .....	0	10	0
Co-operative Union .....	0	10	0
" Secretary's Salary .....	7	0	0
"     "     Postal Charges .....	2	0	0
" Treasurer's Salary ..	3	0	0
"     "     Postal Charges .....	0	10	0
" Commission on Cheques .....	0	4	6
" Auditors .....	0	11	0
" Cash in People's Bank .....	22	1	4
"     "     Treasurer's hands .....	8	18	7½

£145 7 8½

## Auditors—

WM. CRAWFORD.  
WM. COLVILLE.

THOMAS TELFER, Secretary.

## No. 5.—FALKIRK.

## Executive Committee.

Ex-Bailie Loney, J.P. (president),  
Denny.  
Mr. John Liddell (treasurer), Falkirk.  
" Thomas Johnston (secretary), Falkirk.

Mr. Jas Seatter, Grahamston; Mr. Jas.  
M. Burns, Camelon (auditors).  
" Alex. Thomson, Redding.  
" H. Brock, Grangemouth.  
" Wm. Gardner, Bo'ness.  
" G. McNair, Stenhousemuir.

Your council have again the pleasure of submitting for your approval the report, balance sheet, and statistical returns for the past year. The undernoted figures show the position of the movement in our conference district:—

	Members.	Capital.	Sales.	Profit.	Reserve Fund.
1909..	20,498 ..	£388,675 ..	£870,691 ..	£142,553 ..	£17,002
1908..	19,797 ..	383,718 ..	842,553 ..	137,574 ..	15,815

*National Conference.*—Your council have again, through the medium of the annual report, to express their gratification at the manner in which societies responded to their appeal for financial assistance in connection with this conference. Your liberality enabled us to carry out the necessary arrangements for the comfort of the large number of delegates who attended this conference, and assisted in making it the success it was. The special thanks of the council are given to the committee of the Bainsford and Grahamston Co-operative Baking Society for the admirable manner in which they attended to the catering.

The usual number of conferences was held. The first was under the auspices of the Grangemouth Co-operative Society, whose president (Mr. Watt) welcomed the delegates to Grangemouth. Mr. John Liddell was appointed treasurer, and Mr. John Black member of council, each for one year. Ex-Bailie Loney was nominated as conference candidate for the Scottish Section, and the appointment of delegate to Annual Congress at Newcastle was left in the hands of the council. Mr. Watson attended, and replied to the criticism passed on his paper, "Co-operation and Evolution," held over from previous conference. Mr. Deans read his paper on "Credit Trading," and submitted a resolution urging upon all to try and modify this as far as possible. The discussion was taken part in by Messrs. Telfer, Newlands, Watt, Reid, Little, Paton, Liddell, and Murray.

The next conference was held at Colinslee Works, Paisley, under the auspices of the Paisley Manufacturing Society, and was welcomed by Mr. Paton (secretary of that society). Messrs. Thompson and Gardner were appointed members of council for twelve months. The annual report, balance sheet, and statistical statement for last year were submitted and approved. It was agreed that in future purchases through co-operative sources be given on statement. Cash statement in connection with national conference was submitted. This showed receipts, £42. 4s.; expenditure, £33. 8s. 5d.; balance, £8. 15s. 7d. Balance was added to the funds of the association. Mr. McMillan (manager, Pollokshaws Co-operative Society) read a paper on "Should there be a Time Limit of Service on our Committees?" and the discussion which followed showed that it was inadvisable to have a time limit.

The next conference was held at Denny, on the invitation of the Denny and Dunipace Co-operative Society. The chairman of that society welcomed the delegates. Mr. Thomas Johnston was elected secretary for twelve months, and Mr. H. Brock member of council for the same period. Mr. Black reported attending Congress at Newcastle, and was thanked for his report. The question of societies in the conference district not being members of the association was raised, and it was left in the hands of the council to consider and report at next conference. Mr. James Bayne (Alloa) read his paper, "Whither are we Drifting?" and the discussion which followed was taken part in by Messrs. Patterson, Rushton, Brock, McDonald, and Mason; and, on the motion of the chairman, Mr. Bayne was awarded a hearty vote of thanks.

The fourth conference was held at Stenhousemuir, under the auspices of the Stenhousemuir Co-operative Baking Society. Mr. Craig (chairman of the society) welcomed the delegates to Stenhousemuir. Ex-Bailie Loney, J.P., was elected president for twelve months. Council submitted their report on non-members of the conference association, and it was agreed that further consideration of the question, on the motion of the Carronhall and Kinnaird Society, be taken up at the next conference.

In all, fourteen council and sub-council meetings have been held during

the year, at which questions affecting the movement as a whole and in the district have been discussed.

At the meeting in January a deputation from the Scottish Section and women's guild attended, and discussed the question of credit trading and overlapping. At this meeting Mr. Marshall was presented with a gold watch, subscribed for by societies, associations, and friends.

The remit from the conference *re* societies in conference district not being members of association was left in the hands of local committee to visit the societies and hear their views on the question. We have to thank the societies for the cordial manner in which the deputation was received, and although not as successful as we would have wished, still, with the return of the Laurieston Society and the interest taken in the question by other societies, the council are hopeful that at no distant date we shall have nearly all the societies members of the association.

Your council have also had under consideration the wages question. A circular has been sent to societies asking that wages paid in different departments be filled in. The returns are being compiled, and a special conference to discuss the question will be called at an early date.

The Scottish Co-operative Wholesale Society has also offered a cup for a window-dressing competition, details of which will be submitted to you shortly.

We regret that the Bonnybridge Women's Guild has intimated its intention of withdrawing from the association. The regrettable circumstances in which this guild has been placed has reluctantly compelled it to take this action. It is hoped that in the near future it will be in a position to rejoin the association. The other branches of the guild in the conference district are all doing excellent work.

It is regretted that there are still only two educational associations in the conference district. Taking into account the work that falls to this branch of the movement, societies should carefully consider this matter and endeavour to promote a few more branches. The two associations have prepared splendid programmes for the winter's work. A greater interest so far has been taken in the lectures provided, and discussions on the questions submitted have been interesting and educative. The singing class in connection with the Grahamston and Bainsford and Bainsford and Grahamston Association has been a marked success. A chorus of nearly 300 voices has been brought together, and, under the able leadership of Mr. J. Thompson, they have been studying the kinderspiel "Princess of Poppyland." We wish them every success.

*Amalgamation.*—Although this question has been before several of the societies in the conference district for the last eighteen years, the council regret that no tangible progress has been made. The question is one of serious importance to the societies, and, whilst negotiations have so far failed to bring the desired result, the council are hopeful that in the near future better results will be obtained.

We have again to express our warmest thanks to the societies under whose auspices we have met during the year for the cordial welcome and generous hospitality they have extended to all those who attended our conferences.

The following is the financial statement for the year 1909 :—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Balance .....	29	8 7	By Committee's Expenses .....	20	4 6
„ Scottish Section .....	3	0 0	„ Delegate's „ .....	6	12 0
„ Scottish Co-operative Wholesale.	5	0 0	„ Travelling „ .....	7	11 9
„ Bonnybridge, for last year .....	3	2 6	„ Printing and Stationery .....	9	7 1
„ Balance—Scottish National Conference .....	8	15 7	„ Postage and Carriages .....	2	9 6
„ Grahamston and Bainsford.....	8	2 6	„ Co-operative Union .....	0	10 0
„ Bonnybridge .....	3	2 6	„ Auditors .....	0	14 0
„ Camelon .....	4	5 0	„ Expenses—Book-keeping Class..	0	9 0
„ Camelon Women's Guild.....	0	5 0	„ Reading Papers .....	2	0 0
„ Camelon Educational .....	0	10 0	„ Delegate to Congress .....	5	10 0
„ Grahamston & Bainsford Women's Guild .....	0	5 0	„ Scottish Co-operative Central Committee on Education ....	3	0 0
„ Grangemouth .....	4	10 0	„ Secretary's Salary .....	5	0 0
„ Laurieston .....	1	0 3	„ Treasurer's „ .....	2	0 0
„ Redding .....	7	14 9	„ Cash on hand and in Bank .....	48	2 7
„ Slamannan .....	3	3 6			
„ Stenhousemuir Equitable .....	2	10 0			
„ Stenhousemuir Baking .....	3	6 0			
„ Stenhousemuir Women's Guild..	0	5 0			
„ Central Council Women's Guild	0	2 6			
„ Bo'ness .....	5	0 0			
„ Bainsford & Grahamston Baking.	5	7 8			
„ Cumbernauld .....	0	17 2			
„ Denny and Dunipace.....	3	2 6			
„ Carronhall and Kinnaird.....	0	10 1			
„ Co-operative Newspaper Society	0	10 6			
„ G. & B. & B. & G. Educational Association .....	0	10 0			
„ Co-operative Insurance Society—Donation, 20s.; Advtg., 10s. ..	1	10 0			
„ Scottish Co-operative Laundry—Donation, 20s.; Advtg., 10s. ..	1	10 0			
„ Scottish Co-operator—Donation, 10s.; Advertising, 10s. ....	1	0 0			
„ Paisley Co-op. Manufac.—Donation, 20s.; Advertising, 10s. ..	1	10 0			
„ United Co-op. Baking—Donation, 40s.; Advertising, 30s. ....	3	10 0			
„ Interest from Bank.....	0	3 10			
	£113	10 5		£113	10 5

Audited—  
JAMES SEATTER.  
JAMES BURNS.

THOMAS JOHNSTON, Secretary.

#### NO. 6.—FIFE AND KINROSS.

##### Executive Committee :

Mr. Peter McConnell, J.P. (president),  
Lochgelly.  
„ George Spalding (treasurer), Dysart.  
„ John Patterson (secretary), Derran  
Cottage, Heriot Gardens, Burnt-  
island.

Mr. John Balfour, Kirkcaldy.  
„ Alex. Burt, Kelty.  
„ David Hunter, Cowdenbeath.  
„ Robert White, Leven Reform.  
„ George Wright, Dunfermline.

We have again the pleasure of submitting for your consideration the report for the past year, and, when we consider the depression that the

principal industry of the district has been passing through since our last report, we may be permitted to congratulate the societies on the position they have maintained during the year. While the societies that may be said to have no countervailing industry in their locality to meet the depression in the coal trade show decreases, those other societies whose members are employed in various industries are able in some cases to report the usual increase in membership, capital, and trade, which enables us to report that the movement has more than held its own throughout the district during the year. Such periods of depression, although not desirable, have their lessons and usefulness in showing the need for economy in management, and proving the stability and sound financial position of the societies; and this is shown in the number of societies which are either considering or are carrying out extensions of premises to enable them in a more economic way to meet the demands that are expected to follow the returning improvement in trade.

*New Buildings.*—Buckhaven, Burntisland, Cowdenbeath, Dunfermline, Pathhead and Sinclairtown, Leven Reform, and Townhill are either building or contemplating an extension to their premises.

*Educational Work.*—The usual lectures and book-keeping classes have been organised and carried through in the West of Fife. It is hoped that the new Central Educational Organisation will be able to extend the field of its operations so that the work in Fife may be systematised along with the other districts, and thereby produce the best results both in extension and efficiency.

*Overlapping.*—This question has been prominently before your executive during the past year. As the result of a requisition forwarded to them, the Scottish Section convened a meeting of the societies in the western part of the district, which remitted to a committee of the section and conference the preparation of a scheme for amalgamation of the societies represented. This, after much labour, was submitted, but the reception given to the scheme was not encouraging to those who were hoping for an attempt being made towards consolidation of the movement in the part of the district treated in the scheme.

Your committee have also convened meetings in other parts of the district where this question was likely to lead to unpleasant relations between the societies concerned. While their efforts have not met with much success in the way of unity, these differences have been considered by the committees of the societies concerned in a broader and more sympathetic spirit as the result of their intervention.

*Quarterly Meetings.*—The usual quarterly meetings have been held during the year. The first meeting was held at Leslie, in February. The subjects read and discussed at this meeting were Mr. Deans' paper, "The Evils of Credit Trading, and how it may be Controlled," and the circular from the central office of the Co-operative Union as to Congress expenses fund.

Mr. Deans concluded the reading of his paper by moving a resolution *re* the control of credit, which was agreed to. By a majority it was agreed to make no recommendation to secretaries as to the special fund for Congress expenses.

The second meeting was held in May, on the invitation of the United Co-operative Baking Society, in the St. Mungo Halls, Glasgow, as a joint conference with the Stirling, West of Fife, and Clackmannan Association. The drive through the city arranged for the delegates by the United Baking Society was not only enjoyable but instructive, and the visit to the bakery premises will long be remembered by those who were privileged to be present. At the joint meeting, Mr. Geo. D. Taylor (Edinburgh) read a very instructive and interesting paper, "The Relative Position of Members, Committees, and Employés to the Co-operative Movement; with Special Reference to the Need of Certificated Auditors and Independent Stocktakers being Appointed." Mr. Taylor having replied to the discussion, he was cordially thanked for his paper.

The annual report, statistical statement, and treasurer's statement were submitted and accepted, and the re-election of retiring members of the executive was agreed to.

The third meeting was held at West Wemyss, in August. Mr. Geo. Spalding, delegate to the Annual Congress at Newcastle, submitted a very interesting report and his impressions of Congress meetings, and Mr. Lucas (Scottish Section) submitted a paper on "The New Organisation for Educational Work," which brought out a very useful discussion, and was admitted to be instructive to those delegates who take a special interest in the educational work of their societies.

The fourth meeting was held in the Beveridge Hall, Kirkcaldy, under the auspices of the Pathhead and Sinclairtown Society. This meeting was interesting both to delegates and the members of the society, as they had just recently passed through an attempt to belittle the influence and work of the society, and it was with pleasure the delegates received the intimation from the chairman of the society that they had not only come out the victors, but stronger in the moral and social hold the movement had attained in the community of Kirkcaldy and district.

Mr. McMaster (Kinning Park) read a paper at this meeting, "The Child and Its Importance to the Movement," and which was followed by a spirited discussion as to the influence of parents in the co-operative education of the young. Mr. McMaster was cordially thanked for his paper.

We have to acknowledge the work done by the several women's guilds connected with our societies, and are pleased to say that some of our societies have added to the number of guilds during the year.

Your committee have, as usual, met from time to time to arrange for conference meetings, and opportunities have been taken when these meetings have been held to advise with the committees desiring their assistance on questions that were interesting them.

We have again to acknowledge the courtesy and hospitality shown to the delegates by the societies under whose auspices we have met, and to the officials for their generous help in making the local arrangements, which add greatly to the social pleasure of the meetings.

The following is the financial statement for the year 1909 :—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Balance last Report .....	20	19 6	By Committee's Expenses .....	21	5 6
„ Anstruther Society .....	0	4 0	„ Delegates' .....	13	10 11
„ Auchtermuchty Society .....	0	16 7	„ Stamps and Commission .....	4	1 2
„ Buckhaven Society .....	2	10 0	„ Printing .....	7	3 3
„ Burntisland Society .....	1	0 10	„ Carriage .....	0	4 8
„ Coaltown of Wemyss Society .....	0	10 0	„ Rent of Halls .....	1	12 0
„ Co-operative Newspaper Society .....	0	10 0	„ Hires .....	1	6 6
„ Cowdenbeath Society .....	2	0 0	„ Educational Secretary's Expenses .....	0	11 0
„ Cupar and District Society .....	0	10 9	„ Congress Delegate .....	4	6 1
„ Dunfermline Society .....	5	11 0	„ Convalescent Homes .....	1	3 0
„ Dysart Society .....	2	2 2	„ Central Educational Committee .....	3	0 0
„ East Wemyss Society .....	0	19 9	„ Papers read at Conferences .....	1	0 6
„ Guardbridge Society .....	0	18 9	„ Secretary's Salary .....	3	0 0
„ Insurance Society .....	1	0 0	„ Treasurer's .....	1	0 0
„ Kelty Society .....	3	15 0	„ Cash on Deposit .....	£20	4 9
„ Kettle Baking Society .....	1	3 8½	„ Cash in hand .....	4	12 0½
„ Kingskettle Baking Society .....	0	10 1			24 16 9½
„ Kingseat Society .....	0	9 7			
„ Kinross and Vicinity Society .....	0	10 0			
„ Lassodie Society .....	0	9 7			
„ Leslie and District Society .....	2	1 8			
„ Leslie Co-operative Society .....	0	10 0			
„ Leven Reform Society .....	3	7 10			
„ Lochgelly Society .....	6	0 0			
„ Markinch Society .....	3	0 0			
„ Methil Society .....	1	8 0			
„ Newburgh Society .....	0	7 6			
„ Paisley Manufacturing Society .....	0	10 0			
„ Pathhead & Sinclairtown Society .....	5	0 0			
„ Scottish Co-operator .....	0	10 0			
„ Scottish Section .....	3	0 0			
„ Scottish Wholesale Society .....	5	0 0			
„ Scottish Co-operative Women's Guild .....	0	2 6			
„ Strathkinnes Society .....	0	3 9			
„ St. Andrews Society .....	0	11 8			
„ Townhill Industrial Society .....	1	4 7			
„ United Baking Society .....	2	0 0			
„ West Wemyss Society .....	0	8 4			
„ Advertising—					
Insurance Society .....	1	0 0			
Paisley Manufacturing Society .....	1	2 0			
St. Cuthbert's Association .....	2	0 0			
United Baking .....	1	17 0			
„ Interest on Deposit Receipts .....	0	4 9			
	£88	1 4½		£88	1 4½

Audited—  
DAVID PEEBLES.

JOHN PATTERSON, Secretary.

#### NO. 7.—FORFARSHIRE, PERTHSHIRE, AND ABERDEENSHIRE.

##### Executive Committee.

Mr. G. J. Mathews (president), Perth.	Mr. David F. Gloak, Dundee.
„ Alfred O'Neil (secretary), Brechin.	„ William Millar, Carnoustie.
„ Joseph McCulloch (treasurer), Perth.	„ George Findlay, Brechin.
„ George Napier (statistical secretary), Brechin.	„ Alexander Sinclair, Muthill.
„ John Barrowman (auditor), Dundee.	„ David Littlejohn, Arbroath.
„ David Small (auditor), Dundee.	„ Robert Stewart, Perth.

We have much pleasure in presenting you with the usual annual reports, and trust they will prove satisfactory and helpful to all interested in the progress of co-operation in the district.

*Conferences.*—The four statutory conferences attracted an average attendance of one hundred delegates, being the largest in our history, and, we believe, reflecting the growing appreciation of the importance of our conferences in the life of the movement.

The April conference was held in Kirriemuir. The question of joining the Scottish Co-operative Wholesale Society had been agitating the minds of our Kirriemuir friends for some time previous, and, as matters were reaching the deciding point, they desired the conference to strengthen the waverers and convince the doubters amongst their members. The subject, therefore, was "The Scottish Co-operative Wholesale Society: Its Aims, Claims, and Possibilities," and so well did Mr. W. R. Allan of the Wholesale Board treat it, and the other speakers support it, that soon afterwards Kirriemuir Equitable Society was enrolled among the members of the Scottish Co-operative Wholesale Society.

The July conference was held in Carnoustie. At this meeting revised rules were submitted by the executive, and unanimously adopted. These show no important changes, but remove ambiguities, and are generally improved. Mr. Joseph McCulloch, our treasurer, who was delegate to the national Congress held at Newcastle-on-Tyne, submitted an interesting paper entitled "Congress: Notes and Suggestions," in which the significance and benefits, as well as the shortcomings and imperfections, of the great annual gathering were sketched, and reforms of representation and practice suggested.

The October conference, held in Dundee, was devoted to the discussion of the paper, "Whither are we Drifting?" which received the attention of several of the other Scottish conferences during the year. The author, Mr. James Bayne (Alloa), was present and read the paper, which was afterwards subjected to what he considered the most intelligent criticism it had received. Briefly, the paper was a review of the past and a set of queries calculated to make us take stock of our present position and tendencies as a movement. Amalgamation of societies with the Wholesale, leading to an ultimate National Co-operative Society, was advocated as the only salvation of the movement amid twentieth century forms of opposition and competition.

The last conference, held in Arbroath in January, was perhaps the most full of interest of the four. Monifieth Coal Association applied for and was admitted to membership, bringing the total membership up to eighteen. The following recommendation was agreed to, viz.:—

That societies whose jubilee will take place shortly should include the Scottish Co-operative Convalescent Homes Association among the institutions to receive a grant from funds set aside to commemorate the occasion.

We hope this will be kept in mind by the societies which will celebrate their jubilee within the next few years. Mr. John Dewar (Cathcart), director of the Co-operative Insurance Society, read the Insurance Society's paper describing their method of Collective Life Assurance, and afterwards replied to many questions concerning details put by the delegates. Mr. Bruce (Brechin), in an able and convincing speech, moved the following resolution, viz. :—

That the delegates pledge themselves to bring the Collective Life Assurance Scheme, as put forward in the paper, under the consideration of the committees of the societies they represent, and invite them to consider the advisability or otherwise of recommending it to their members for adoption.

This most advantageous scheme of supplementing co-operative society members' ordinary life assurances, without trouble and at infinitely small expense, is being seriously considered by several societies in the district. Since the conference, Brechin Equitable Society has adopted the scheme, and doubtless others will follow its example ere long.

Partly at our suggestion, a special conference was held at Elgin, in June, by the Scottish Section, the Scottish Co-operative Wholesale Society, and ourselves, preceded the previous evening by a public meeting. Those meetings were held chiefly to assist the retail branch of the Scottish Co-operative Wholesale Society, the first of its kind, which was opened in 1908 shortly after the local society was dissolved, after a long but weakly life. Representatives of the section and the Scottish Co-operative Wholesale Society took the leading parts at the meetings. Our president and secretary also made speeches of sympathy and encouragement, and the gatherings, though not so large as we expected, were most enthusiastic, and undoubtedly strengthened the determination of those present to loyally support the praiseworthy efforts of the Scottish Co-operative Wholesale Society. We shall follow with interest the future of the venture.

The whole of Scotland north of Aberdeen is included in our district, but the holding of regular conferences and meetings in places where societies exist in that farther north is impossible until the days of perfected aviation. However, we feel strongly that there is a wide field for co-operative propaganda there, and necessity for taking more active interest than heretofore in the prosperity of the existing societies. Our resources, of course, are insufficient for work of this kind, but no doubt the Scottish Section and the Wholesale Society will be pleased to co-operate with us in such work as they did at Elgin, for it is a duty incumbent on the organised co-operators of Scotland as a whole.

*Council's Work.*—Early in the year we were waited upon by a deputation from the Scottish Section and Scottish Women's Guild, with regard to joint efforts for modifying, controlling, and ultimately removing the evils of overlapping and credit trading. Last year (1908) we devoted two conferences specially to these subjects. Conferences, as a rule, show the best

ways of advancement in the various matters dealt with, but their advice and moral influence, to be effective, must be followed up by the intelligent members within societies—*e.g.*, the delegates—on their return to their local committee and society meetings. We are pleased to report that the question of credit trading reform has had, and continues to receive, the serious attention of the societies in the district. Inquiries were made, and most satisfactory replies received from practically every society connected with us. We were asked to put forward a resolution regarding the plan of arbitration and other suggestions by the Central Board for the prevention and removal of overlapping, but did not consider it advisable to do so at present.

We sent deputations, in conjunction with the Scottish Section, to several societies to specially urge membership of the Co-operative Union, and are hopeful of good results.

Monifieth Coal Association were led to ask information about our association. A deputation met their committee, and we were able to assist them in drafting revised rules. As has been recorded, they afterwards affiliated with us, and we trust the connection will be mutually beneficial.

*Education.*—We affiliated with the newly-formed Central Committee on Education for Scotland, who will be able to render us valuable aid as co-operators in our district 'come to realise more fully their own, their employes', and their families' needs in respect of co-operative and sociological education. Several societies are active in these higher aspects of the movement, but every society should be a centre of light and leading in all matters relating to economics and true citizenship.

An educational committee has been formed in Arbroath since last winter, and we hope other societies which do not devote attention to some form of co-operative education will follow suit—even an annual social meeting, with a twenty minutes speech on co-operation on the programme, is a good beginning.

The women's guilds continue to prosper, exerting an influence in favour of the principles of co-operation, while helping each other in practical, womanly arts. The guilds are valuable adjuncts to a society in many ways, and we are glad to know there is every probability of more branches being opened in this district.

*Agricultural Co-operation.*—The Newcastle Congress drew attention to the organisation of agricultural trade on co-operative lines, which is now finding favour in many parts of the country. Several agricultural societies have recently been formed in the North of Scotland (we referred to the one at Laurencekirk last year), but much remains to be done in order to bring the producer upon the land closer to the consumer, and we hope this question will receive consideration on both sides, especially where agricultural and distributive societies are located within reasonable distance of each other.

*Convalescent Homes.*—We beg to remind the societies connected with the association that we are now shareholders and contributors to the

Co-operative Convalescent Homes, and entitled to send at least one convalescent to either of the Homes each year free of charge. We have not yet had an opportunity of availing ourselves of our privilege. Societies not directly affiliated with the homes, which at any time know of a suitable convalescent who would benefit by a stay at Abbotsview or Seamill, West Kilbride, should communicate with the secretary.

*Obituary.*—We regret to record the passing of Mr. John Stevenson (Kilmarnock), a director of the Scottish Co-operative Wholesale Society, full of years, work, and honour in co-operative and kindred causes; Mr. James Duff, for many years treasurer of Muthill Society; and Mr. David Rutherford, a leal and true Perth co-operator.

*Various.*—In addition to Kirriemuir, the Auchterarder Baking Society joined the Scottish Co-operative Wholesale Society during the year.

The handsome new premises of the Scottish Co-operative Wholesale Society in Dundee were opened in July with due *éclat*. They are fully equipped in the most modern style and for double the present trade, which we trust will soon be forthcoming.

Your attention is particularly directed to the statistical notes and tables, which show the continued progress of each society's business.

We shall be glad to be of service at any time to any society in helping in their propaganda, educational, or other work.

*To Non-members of the Association.*—We have reason to believe that our efforts to carry out the objects of the association are being appreciated. Mutual helpfulness exists in a marked degree among our societies, which can be directly traced to the influence of the conferences, which, apart from the regular business and discussions, provide a common meeting-ground for exchange of views. Societies yet outwith our membership would at once realise and share in the truly brotherly atmosphere that pervades all our meetings, and we strongly appeal to such societies to again give the question of joining our association their consideration.

*Thanks.*—Our labours have been an additional pleasure to us by the way every society and individual with whom we had to deal with so kindly responded to our desires, and we beg sincerely to thank them all—the societies which invited and entertained the conferences, and did so much to make them pleasant as well as profitable; the gentlemen who prepared and read papers; the societies which placed their board-rooms at our disposal; the ever courteous officials of the Co-operative Union; and all others who in the least assisted our labours on behalf of the progress of the co-operative movement.

The following is the financial statement for the year 1909:—

Receipts.			£	s.	d.	Expenditure.			£	s.	d.
To Balance from 1908 .....	16	0	0			By Railway Fares .....	10	3	6		
„ Subscriptions—						„ Allowances .....	4	17	6		
Aberdeen Northern Company ..	7	7	0			„ Lost Time .....	2	2	9		
Arbroath Equitable .....	2	0	0			„ Delegations to other Conferences					
„ High Street .....	4	0	0			and Societies .....	8	8	5		
„ Friendly Coal .....	1	1	0			„ Propaganda .....	6	4	1		
Carried forward .....	30	8	0			Carried forward .....	31	16	3		

	£	s.	d.
<i>Brought forward</i> .....	30	8	0
To Subscriptions—			
Auchterarder Baking .....	0	15	0
" Provident .....	0	7	6
Blairgowrie .....	0	12	6
Brechin Equitable .....	5	0	0
Carnoustie Association .....	2	1	8
" Equitable .....	0	19	6½
Crieff .....	0	8	4
Co-op. Insurance Society .....	1	0	0
Co-op. Newspaper Society .....	0	10	6
Co-operative Union .....	3	0	0
City of Dundee .....	4	3	4
Dundee Coal Supply Association .....	2	0	0
Kirriemuir .....	2	9	1
Muthill .....	0	5	0
City of Perth .....	10	0	0
Perth Coal Society .....	2	10	0
Paisley Manufacturing Society .....	0	10	0
Scottish Wholesale Society .....	5	0	0
Scottish Co-operative Women's Guild .....	0	2	6
Scottish Co-operator .....	0	10	0
United Co-operative Baking Society .....	2	0	0
„ Advertising—			
Paisley Manufacturing .....	1	3	6
Scottish Co-operator .....	0	13	6
United Baking Society .....	1	3	6
Interest from Bank and Discount .....	0	4	3½
	£77	17	9

	£	s.	d.
<i>Brought forward</i> .....	31	16	3
By Hall Rents and Billposting .....	2	11	0
„ Council Meetings .....	2	5	0
„ Printing and Stationery .....	12	5	2
„ Postages, Carriages, Bank Commission .....	4	6	11
„ Miscellaneous .....	1	6	2
„ Subscription to Convalescent Homes .....	1	4	0
„ Secretary's Salary .....	2	0	0
„ Statistical Secretary's Salary .....	1	0	0
„ Treasurer's Salary .....	1	0	0
„ Delegate to Congress .....	4	13	0
	64	7	6
„ Balance—			
One Share Co-operative Convalescent Homes .....	1	0	0
„ Cash in Bank and on hand .....	12	10	3

Audited—  
JOHN BARROWMAN.  
DAVID SMALL.

£77 17 9

ALFRED O'NEIL, Secretary.

## No. 8.—GLASGOW AND SUBURBS.

## Executive Committee.

Mr. James Lucas, M.A. (president), Shettleston.	Mr. James Parlane, Vale of Leven.
„ M. H. Cadiz (secretary), Glasgow.	„ William Mason, Dalmuir.
„ Allan McPherson (treas.), Parkhead, Glasgow.	Mrs. Murie, Kinning Park.
„ A. R. Chaddock (statistical secretary), Ibrox.	Mr. Robert Fraser, Glasgow Eastern.
„ Wm. Anderson (auditor), Rutherglen.	„ Alex. Strang, Cowlairst.
„ Robert Rae, St. George.	„ John Richardson, Dumbarton.
	„ J. M. Biggar, Milngavie.
	„ James Russell, St. Rollox.

The council have pleasure in submitting their annual report, statistical statement, and balance sheet for the year 1909 for your consideration and approval.

From the returns to hand at the time of going to press, it is evident the societies are beginning to recover from the long and continued depression in trade which characterised the previous year, and signs of industrial improvement are certainly showing themselves; and while it takes some time

to show itself on the societies' balance sheets, increased prosperity is sure to be experienced in the near future.

*Membership in the Co-operative Union.*—There are still a few societies in our area outside the membership of the Co-operative Union. Joint deputations from your council and the Scottish Sectional Board waited upon some of these societies, viz., Blairdardie, Newton, Stonefield Independent, and Duntocher and Hardgate. The deputations were received in each case with the utmost courtesy and goodwill. The claims of the Co-operative Union to their support were laid before them in a lucid manner, and were received in a truly co-operative spirit, and we have no doubt that in due time the results will prove satisfactory.

*Credit Trading.*—A deputation from the Scottish Section and the Scottish Co-operative Women's Guild, consisting of Messrs. James Deans and Duncan M'Culloch (from the former), and Mrs. Low (from the latter), met the council, and discussed the questions of credit trading and overlapping. The result of this meeting was that the council issued a circular and schedule to each society, containing a series of questions on the extent, practice, regulations, and the rules in force, and the basis on which credit trading is carried on by the respective societies, with the view of making a complete study of the credit trading question in all its aspects, and of ultimately placing before the members of the association the methods most successfully adopted by societies. The necessity for something being done to mitigate the evil in Scotland will be seen from the following figures, taken from the report of the Committee on Credit Trading for last year:—

*Average Debt per Member.*

	£	s.	d.
Southern Section .....	0	4	7½
Northern Section .....	0	10	10½
Midland Section .....	0	3	2½
Scottish Section .....	0	19	9½
South-Western Section .....	0	2	4½
North-Western Section .....	0	5	3½
Western Section .....	0	13	7½
Ireland .....	0	15	11½

A number of societies have not yet returned the schedule, so that our report in this respect is incomplete.

*Window-Dressing Competition.*—The interest taken in this competition fully justifies its inauguration. The council trust that in the near future the second division will be placed in the same position as the first division, so far as a trophy for the *first place* is concerned. Last year the adjudicator's report, and the points gained by each shop, was printed and issued to the societies. This year the report and the names of the prize-takers only was printed; and at the conference held in February last the delegates decided that the details should be given in the annual report.

*Amalgamation.*—Negotiations are proceeding on the question of the amalgamation of the city societies, but as your council have not been taken into confidence in connection with this important matter, we are not in a position to give you any information on the progress of the negotiations. Outside the city boundary there are some districts where amalgamation between neighbouring societies would be a great benefit to all concerned, and the council will be pleased to assist in any negotiations furthering that object.

*Overlapping.*—We are pleased to note that an agreement has been entered into between the Glasgow Eastern and Shettleston societies *re* the opening of new shops in Cumbernauld Road.

*Conference Meetings.*—The first meeting of the year was held in St. Mungo Halls, on February 13th, under the auspices of the United Co-operative Baking Society Employés' Bonus Investment Society. There were 325 delegates and visitors present. Mr. James S. Gamble (Glasgow Eastern Society) read a paper on "Some Pressing Administrative Problems." The paper was considered of such importance to the movement in general that it was decided to have it printed and distributed among the delegates; consequently the discussion was adjourned.

The May conference was held under the auspices of Shettleston Society, when the adjourned discussion on Mr. Gamble's paper took place. It proved to be highly interesting and instructive, although it was somewhat limited to the internal management of the Scottish Co-operative Wholesale Society.

On the invitation of Lennoxtown Society, the August meeting was held in the Lennoxtown Public Hall. At this meeting Mr. James Lucas, M.A., was re-elected president. Mr. James Galt, in welcoming the delegates, mentioned the fact that in another three years' time the society would have the honour of celebrating its centenary, having been established in 1812. The Co-operative Union circular *re* the financing of future Congresses was discussed. A vote resulted in the Union's recommendations being approved, so far as the Congress proper was concerned, without involving the societies in the expenses connected with the exhibitions. A paper was read by Mr. Henry M'Master (Kinning Park Society) on "The Child: Its Importance to the Movement." The paper, being out of the usual run of co-operative papers, proved to be most interesting and quite a treat. The writer was strongly in favour of establishing children's guilds, and thought that at least one such guild should be founded by each society.

The fourth and last meeting of the year was held under the auspices of the Paisley Co-operative Manufacturing Society at their Colinslee factory. Part of each section of the factory was kept working for the inspection of the delegates up till 3-30 p.m. Mr. John Gemmell, J.P. (chairman of the society), Mr. John Paton (secretary), Mr. Walter M'Fadyen (manager), and members of the committee and staff conducted the delegates over the premises. Everyone seemed highly pleased with what they saw, and the result of the visit to Colinslee is expected to be, as it certainly deserves to

be, an increased demand for goods manufactured under co-operative conditions. At this meeting a most important paper was read by Mr. John Dewar (chairman of the Renfrewshire Conference Association) on "Collective Assurance." The discussion was of an exceptionally high order, and as a practical debate would be difficult to surpass. The following resolution was unanimously adopted, viz. :—

That the delegates pledge themselves to bring the collective scheme of assurance, as put forward in the paper, under the consideration of the committees of the societies they represent, and invite them to consider the advisability or otherwise of recommending it to their members for adoption.

To the various societies who provided for the creature comforts of the delegates we tender our most hearty thanks, and trust that increased membership and increased enthusiasm on the part of the present members may be the result of the various conference meetings.

*Obituary.*—The council deeply regret the loss the conference association has sustained in the death of two of its most valued and active workers, viz. :—Mr. Hugh M'Nicol, who was a member of the council for a number of years; and Mr. J. J. Chaddock, who had acted as statistical secretary for the long term of eighteen years. The sympathy of the association is with those left to mourn their departure.

The following is the financial statement for the year 1909 :—

Receipts.			Expenditure		
	£	s. d.		£	s. d.
To Ba'ance brought forward .....	55	4 2	By Postage .....	3	7 2
„ Subscriptions from—			„ Lost Time .....	1	19 7
Aberfoyle .....	0	3 6	„ Committee Allowance .....	18	15 0
Anniesland .....	0	15 6	„ Travelling Expenses .....	15	9 9
Avonbank .....	2	1 6	„ Printing and Stationery .....	20	9 8
Blairdardie .....	0	2 4	„ Secretary's Salary .....	8	0 0
Cadder .....	0	11 2	„ Treasurer's „ .....	2	0 0
Cambuslang .....	2	7 10	„ Statistical Secretary's Salary and		
Clydebank .....	7	11 10	Expenses .....	3	8 6
Co-operative Insurance Society	1	0 0	„ Auditor's Salary and Expenses ..	0	15 6
Co-operative Insurance Society			„ Speakers' Expenses at Confer-		
(for Advt.) .....	1	0 0	ences .....	1	5 0
Co-op. Newspaper Society,			„ Lennoxtown Conference Purvey.	5	19 4
Manchester .....	0	10 6	„ Subscription to—		
Dalmuir .....	1	15 4	Co-op. Convalescent Homes		
Dumbarton Equitable .....	5	3 2	Maintenance Fund .....	1	3 0
Duntocher and Hardgate .....	0	8 10	Chair of Scottish History Fund	1	1 0
Drapery and Furnishing .....	2	0 0	International Co-op. Alliance	1	0 0
Gilbertfield .....	0	16 0	Scottish Co-op. Junior Choir		
Glasgow—Cowlaids .....	11	10 10	Competition Committee .....	2	2 0
„ Eastern .....	13	19 8	Scottish Co-op. Central Com-		
„ Kinning Park .....	27	17 8	mittee on Education .....	3	0 0
„ London Road .....	3	13 0	Scottish Council for Women's		
„ St. Rollox .....	6	11 2	Trades .....	1	1 0
„ St. George .....	25	6 10	„ Delegate to Congress .....	5	14 6
Hallside .....	0	10 4	„ Window - Dressing Competition		
Kirkintilloch Equitable .....	2	7 10	Expenses .....	14	6 4
Lennoxtown .....	0	11 6	„ Copies <i>Co-operative News</i> .....	5	9 0
Milngavie .....	0	13 2	„ Rent of Boardroom .....	3	12 0
Newton .....	0	13 2	„ Share in <i>Scottish Co-operator</i>		
Paisley Manufacturing .....	0	10 0	Newspaper .....	1	0 0
„ (for Advt.) .....	1	0 0	„ Share in Co-op. Convalescent		
Shettleston .....	7	1 10	Homes Ltd. ....	1	0 0
Carried forward .....	183	18 8	Carried forward .....	121	18 4

	£	s.	d.
<i>Brought forward</i> .....	183	18	8
To Subscriptions from—			
Stonefield Independent, Blantyre .....	0	12	10
Scottish Wholesale .....	5	0	0
Scottish Laundry Association..	0	10	0
„ Section, Co-op Union .....	3	0	0
„ Women's Guild .....	0	2	6
Scottish Co-operator Newspaper (for Advt.) .....	1	0	0
S.C.W.S. Employés' Shareholding Association .....	0	10	0
A.U.C.E., Scottish Section....	0	10	0
Tollcross (two years).....	3	14	10
Uddingston .....	2	11	10
United Baking .....	2	0	0
„ (for Advt).....	2	0	0
U.C.B.S. Employés' Bonus			
Investment Society .....	0	10	0
Vale of Leven .....	6	7	6
„ Interest from Bank ..	0	14	4
	£213	12	6

	£	s.	d.
<i>Brought forward</i> .....	121	18	4
By Share in Co-operative Veterans' Association .....	1	0	0
„ Cash in Bank .....	78	6	10
„ Cash on hand .....	12	7	4
	£213	12	6

Audited—  
WM. ANDERSON

M. H. CADIZ, Secretary.

#### NO. 9.—RENFREWSHIRE.

##### Executive Committee.

Mr. John Dewar (president), Cathcart.	Mr. Alexander Fraser (auditor), Paisley
„ John Muir (treasurer), Elderslie.	„ Gavin Pinkerton, Barrhead.
„ William Ritchie (secretary), Paisley.	„ John Armour, Paisley Provident.
„ John Paton (statistical secretary), Paisley.	„ Henry Quigg, Bridge of Weir.
	„ Alexander Drennan, Pollokshaws.

We have pleasure in submitting for your consideration the report of this association for another year. During the past twelve months trade was in a very depressed condition, and the decreases shown in two of the principal items of our report are wholly due to this cause. Signs of improvement are, however, visible, and we hope that brighter times are in store for our country and our movement.

Below we give the usual comparison of this and the previous year in the four principal items of the statistical return:—

	Members.	Capital. £	Sales. £	Profit. £
1908	29,635	563,747	1,025,510	124,081
1909	30,016	562,570	1,008,790	119,132
Increase	381	4,823	..	..
Decrease	..	..	16,720	4,899

During the year four ordinary meetings have been held. The interest shown in all our gatherings is gratifying to your executive, and we believe

that the enthusiastic consideration of the various subjects submitted must tend to the benefit of the movement at large.

The first, or annual, meeting was held at Pollokshaws. The treasurer's cash account was submitted and accepted. Mr. Paton was re-elected statistical secretary, and Mr. Muir treasurer. Pollokshaws Society was appointed to the elective seat on the committee. One delegate was sent to the annual Co-operative Congress, and the association was empowered to become a shareholder in the co-operative laundry. Mr. M'Millan (manager, Pollokshaws Society) read a paper on "Should there be a Time Limit of Service on our Committees?" A spirited discussion followed the reading of an admirable paper, the majority of the speakers being of opinion that where societies had a good man on a board his stay should not be transient.

The second meeting took place at Linwood. In welcoming the delegates, Mr. M'Kenzie (president of Linwood Society) said that though many years had passed since conference met under their auspices, it had been due to want of accommodation, not lack of desire on their part to receive the delegates and visitors. Now that accommodation was ample, he trusted that many pleasant gatherings were before them. The annual report and statistical statement were submitted and adopted. Mr. Mallace (manager, St. Cuthbert's Co-operative Association) read an instructive paper on "Co-operation: its Possibilities and Limitations." The discussion which followed was taken part in by many present, all bearing witness to the sound advice contained in the writer's essay. Mr. Mallace was heartily thanked for his kindness in coming to Linwood. At this meeting Mr. A. B. Weir (manager, Barrhead Society) read a short paper on the "Proposed Reduction of Attendance at Scottish Co-operative Wholesale Society Quarterly Meetings." Much discussion followed Mr. Weir's statement. The principle of reduction was agreed to, and the individual societies left to determine between the various proposals.

The autumn meeting took place at Gourock, under the auspices of Greenock Central Society. Mr. John Dewar (Cathcart) was re-elected president, Mr. William Ritchie (Paisley) secretary, and Paisley Provident Society re-elected to the committee. Short addresses were delivered by Mr. James Allan (chairman, Scottish Section) and Mr. John Paton (conference executive). Mr. Allan spoke of the present position of the movement, and of the field still unoccupied. Mr. Paton dwelt on the necessity for loyalty at counter, boardroom, and meeting; in fact, loyalty to the movement should be the watchword wherever co-operators are gathered together. On the motion of Mr. Glasse, seconded by Mr. Gemmell, the delegates reaffirmed their opinion of the Glasgow cattle market by-law.

Paisley was the gathering place of the winter meeting. Mr. Fraser (Paisley) was re-elected auditor, and Mr. Wilkie (Greenock) was again declared conference nominee for the Scottish Section of the Co-operative Union. Mr. John M'Lean, M.A., read a paper on "A Farm Colony for

Renfrewshire." After much discussion the following, moved by Mr. Gerrard (United Co-operative Baking Society), was agreed to, viz. :—

That as a means of mitigating unemployment, this meeting approves of the establishment of farm colonies, and we pledge ourselves as citizens to support any action in furtherance of that end.

We regret to record the passing away of Mr. James Inglis, who acted as secretary to this association for many years.

At the quarterly meeting held at Gourrock, the recommendation by the committee "That as a good many societies would be celebrating their jubileo shortly, they devote a portion of the money they purpose spending to the creation of a fund, the interest from which would be put to the payment of the yearly fixed charges of the Co-operative Homes Association," was agreed to unanimously. A suggestion that an effort be made to interest the other Scottish conferences in the matter has been brought to their notice, and has drawn from each of them expressions of approval.

We are pleased to report that every society in Renfrewshire is a member of the Scottish Co-operative Wholesale Society, the Co-operative Union, and a member of this association.

Good feeling exists between your executive and all the societies. During the past year, through all opportunities open to us, we have striven to advance the interests of the movement and the societies in this district, and any reasonable service desired of us will be cheerfully given.

We again thank the societies under whose auspices we met for the hospitality shown to all attending the meetings.

The following is the financial statement for the year 1909 :—

Receipts.		£	s	d	Expenditure.		£	s	d
To Cash as Share	Scottish Co-operator	1	0	0	By Cash—Committee, Travelling...	13	11	9	
" " as Share	Veterans' Association	1	0	0	" " Meetings	9	10	0	
" " Share Co-op.	Convalescent Homes	1	0	0	" " Delegations	9	4	6	
" " at Loan in Laundry		58	6	2	" " Time Allow'nce	1	1	8	
" " in Johnstone Society		50	0	5	" " Secretary's Postage and Carriage	5	3	1	
" " Lochwinnoch		0	8	6	" " Statistical Secretary	3	0	0	
" " Hurler and Nitschill		0	12	3	" " Statistical Secretary—Postage	0	2	3	
" " Scottish Section		3	0	0	" " Reporting Meetings	1	2	6	
" " Paisley Provident		18	16	0	" " Congress Delegate	5	15	8	
" " Greenock Central		11	5	0	" " Readers of Papers at Conference—Expenses	2	0	0	
" " Howwood		0	6	1	" " Printing	8	14	6	
" " Bridge of Weir		0	11	10	" " Paisley Workshop for Blind	1	0	0	
" " Thorniebank		1	6	6	" " Co operative Union Ltd. (two years)	1	0	0	
" " Paisley Manufacturing		6	17	4	" " Scottish Junior Choir Competition — Guarantee Fund	1	0	0	
" " (Advt.)		1	0	0	" " Scottish Junior Choir Competition	1	0	0	
" " Paisley Equitable		4	0	4	" " Scottish Council for Women's Trades	2	2	0	
" " Kilbarchan		1	5	0	" " Scottish Central Committee on Education	3	0	0	
" " Paisley Underwood Coal		0	17	3	" " Purvey — Linwood Conference	8	10	8	
" " Port Glasgow		2	10	0					
" " Johnstone		3	15	0					
" " Port Glasgow Provident		2	19	11					
" " Linwood		0	11	8					
" " Pollokshaws		2	19	5					
" " Newton Mearns		0	10	6					
" " Cathcart		1	2	3					
" " Scottish Wholesale Society		5	0	0					
Carried forward		181	1	5	Carried forward		76	18	7

	£	s.	d.
<i>Brought forward</i> .....	181	1	5
To Cash—Barrhead .....	8	0	0
" " Scottish Laundry Assoc. ..	0	10	0
" " Insurance Society .....	1	0	0
" " (Advt.) .....	0	10	0
" " Drapery and Furnishing ..	0	10	0
" " Greenock East End .....	1	9	3
" " Busby .....	0	12	2
" " Renfrew .....	2	11	4
" " Linwood — Grant towards expense of Conference ..	4	0	0
" " Scottish Women's Guild ..	0	2	6
" " Co-operative Newspaper ..	0	10	0
" " United Baking .....	2	0	0
" " (Advt.) .....	1	0	0
" " Amalgamated Union Co-op. Employés .....	0	10	0
" Interest from Laundry .....	2	9	3
" " Johnstone Society ..	3	7	3½
Audited— ALEXANDER FRASER.			
	£210	3	2½

	£	s.	d.
<i>Brought forward</i> .....	76	18	7
By Cash—Scottish Convalescent Homes .....	1	3	0
" " Veterans' Association ....	1	0	0
" " Hall Rent—Gourock Con- ference .....	1	9	0
" " Glasgow and West of Scot- land Defence Assoc. ....	1	1	0
" " Treasurer's Outlays— Postage .....	0	4	11½
" " Bank Commission ....	0	2	4
" " Share in the <i>Scottish Co- operator</i> .....	1	0	0
" " Share in Veterans' Associa- tion .....	1	0	0
" " Share in Co-operative Con- valescent Homes .....	1	0	0
" " Share in Laundry Assoc. ..	5	0	0
" " Loan in Laundry Assoc. ...	55	15	5
" " Balance at Loan in John- stone Society .....	64	8	11
	£210	3	2½

WILLIAM RITCHIE, Secretary.

#### NO. 10.—STIRLING, WEST OF FIFE, AND CLACKMANNAN.

##### Executive Committee.

Mr. J. Dunley (president), Alloa.	Mr. D. Rushton, Alva.
" G. Wilson (treas.), Bannockburn.	" J. Hunter, Dunfermline.
" W. M'Isaac (secretary), Tillicoultry.	" W. Donald, Clackmannan.
" J. Campsie (auditor), Stirling.	" R. Kinlay, Stirling.

Honorary Members :—Mr. J. Kirk, Dunfermline; Mr. J. Jack, Alva.

We have the greatest pleasure in again submitting for your consideration the annual report of our conference association. Most of the societies in the conference area show unmistakable signs of progress, regarding both business and principle. Trade generally in our district is very much improved from what it was last year, and when in times of adversity we managed to hold our own, it is only to be expected that, with employment more plentiful and steady, the sales and progress of our societies should register a marked degree of prosperity.

A large number of our societies are now embracing the idea of doing some educational work, either in the form of classes, lectures, or social meetings, &c.; and, from all accounts to hand, it is apparent that methods of this kind when adopted prove beneficial to our members, morally and intellectually, and a general result is an increase to the societies and to the members thereof of a better understanding of the principles of our great movement.

As has been customary in former years, we have again had four

conferences, all of which have been exceptionally well attended; and an enthusiastic and intelligent interest was taken in the various subjects brought before the meetings.

Our last annual meeting was held under the auspices of the Stirling Co-operative Society, when the annual report, balance sheet, and statistical statement were submitted and approved. President, treasurer, auditor, and two members of committee were re-elected for next twelve months. At this meeting we were favoured in having from Mr. James Bayne (Alloa) a highly-instructive and educative paper, entitled "Whither are we Drifting?" This paper embraced three interesting phases in connection with the movement, viz.:—(1) The past history of co-operation; (2) A survey of our present position; (3) What is the future of the movement? An interesting discussion was the outcome, after which it was agreed to have the paper printed.

Our next meeting was held under the direction and auspices of the United Co-operative Baking Society Limited, in St. Mungo Halls, Glasgow, and took the form of a joint conference with Fife and Kinross Association. To all the delegates present this meeting must have proved very pleasant as well as instructive. The drive through the city, and the view of the bakery premises, afforded to those present an object lesson that will not be readily forgotten, and should go a long way in the fulfilment of the expression of Mr. D. H. Gerrard, J.P., in his welcome to the delegates, when he said: "It was to be hoped that what had been seen to-day would impress them so that they would all be better and more loyal co-operators in the future." To the joint conference Mr. Geo. D. Taylor (Edinburgh) submitted a very elaborate paper dealing with the "Relative Position of Members, Committees, and Employés to the Co-operative Movement; with Special Reference to the Need of Certificated Auditors and Independent Stock-takers being Appointed by Societies." After the reading of the paper a most enthusiastic discussion took place. Mr. Taylor having replied to the criticism, he was accorded a hearty vote of thanks.

Our third conference was held in Tillicoultry, under the guidance of the local society, which is now in the seventieth year of its existence, and in a flourishing condition. The secretary and two members of committee were re-elected for one year. Mr. John Fraser (Alloa) read to the meeting a very descriptive and well-compiled paper entitled "A Message from Congress to Co-operators." The important points of the paper, viz., the Congress appeal for consolidation of our forces, and the need of co-operative education, &c., were very minutely detailed, and a good discussion on the subjects ensued, although it was apparent that many who took part in the discussion seemed to have lost sight of the strongest and most defined part of the paper, viz., "the plea for education." Mr. Fraser was duly awarded the thanks of all present for his admirable paper.

Our last conference was held in Alloa, under the auspices of one of the most progressive societies in our conference.

At this meeting we were privileged to have about the largest, as well as the longest, gathering held in connection with the association. Mr. James Gamble (Glasgow) delivered at this conference his paper, "Co-operative Administration, and Some Urgent Problems." The paper, which detailed various interesting items of everyday life in connection with the movement, showed keen observation on many points, and a well-developed criticism was displayed on various aspects of the commercial side of the movement. The discussion following was taken part in by many of those present, and although at times certain statements in the paper were severely commented on, the reader ably replied to any criticism made.

A circular issued by the Co-operative Union Limited *re* overlapping and amalgamation, was submitted, and produced a good diversity of opinion, although no definite arrangement was decided on.

During the year ten meetings of the conference committee have been held, at which various circulars, pamphlets, &c., in connection with the movement, have been noted and approved. For all our meetings we have endeavoured to bring before the delegates subjects that would interest, educate, and prove beneficial towards an understanding of the principles of the movement, and from the discussions that have taken place we may fairly claim that, to a large extent, the object of our meetings have been fully realised.

We have still five women's guilds in our conference, and an expression was given in last year's report that this number might easily be augmented. Whether from apathy or carelessness societies that are able and justified in forming a women's guild delay doing so; they must acknowledge they are losing the advantages of one of the finest propagandist agencies presently known in the movement.

We have again to tender our warmest thanks to the societies under whose auspices we have met during the year. The cordial welcome and the exceptional hospitality extended to the delegates at all our meetings (surpassing even the expression made in last report, that nothing more could be desired) must have added a great deal of social pleasure to those attending our various meetings.

To those societies, and Alloa particularly, that have given the use of their boardrooms for committee meetings, we have to extend our sincere thanks.

Our earnest desire is that in the year just entered all our societies may have continued success and prosperity.

The following is the financial statement for the year 1909:—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Balance from last Report.....	17	9 5	By Secretary.....	3	0 0
„ Dumfermline Women's Guild ..	0	5 0	„ Treasurer .....	3	0 0
„ Alva Women's Guild ..	0	5 0	„ Committee's Allowances and Ex-		
„ Scottish Co-operative Women's			penses .....	10	10 10
Guild .....	0	2 6	„ Delegates and Deputations .....	7	2 1
„ Tillicoultry Women's Guild ....	0	5 0	„ Delegate to Newcastle Congress..	4	11 8
Carried forward ... ..	18	6 11	Carried forward .....	28	4 7

	£	s.	d.
<i>Brought forward</i> .....	18	6	11
To Alloa Women's Guild .....	0	5	0
" Stirling Women's Guild .....	0	5	0
" Wholesale Society .....	5	0	0
" Co-operative Union .....	3	0	0
" Insurance Society .....	1	0	0
" United Baking Society .....	2	0	0
" Paisley Manufacturing Society ..	0	10	0
" Co-operative Newspaper Society..	0	10	6
" Alloa .....	5	0	0
" Alva Baking .....	0	17	6
" Alva Bazaar .....	1	5	0
" Bannockburn .....	2	2	6
" Clackmannan .....	0	7	6
" Coalsnaughton .....	0	5	0
" Dunblane .....	0	7	6
" Deanston .....	0	5	0
" Dunfermline .....	5	12	6
" Menstrie .....	0	4	0
" Newtonshaw .....	0	15	0
" Stirling .....	4	2	6
" Tillicoultry .....	1	10	0
" Advertising—			
United Baking .....	1	0	0
Scottish Co-operator .....	1	0	0
Insurance Society .....	0	11	0
Paisley Manufacturing Society	0	11	0

£56 13 5

	£	s.	d.
<i>Brought forward</i> .....	28	4	7
By Readers of Papers .....	1	13	2
" Convalescent Homes Ltd. ....	1	0	0
" Central Committee on Education	3	0	0
" Printing Annual Reports .....	3	5	0
" Printing and Advertising .....	2	9	0
" Secretary's Expenses .....	1	11	9
" Treasurer's Expenses .....	0	15	3
" Balance on hand .....	14	14	8

Audited—  
JOHN CAMPSIE.

£56 13 5

WILLIAM M'ISAAC, Secretary.

## (6) SOUTHERN SECTION.

The Board has met twelve times during the year, of which ten have been ordinary meetings, one special, and one joint meeting with the district secretaries. The sectional executive has met six times.

The attendances of the members of the Board have been as follows:—

	Possible.	Actual.	Absent.
Mr. W. H. Berry .....	12	5	7
Mr. W. T. Charter .....	12	11	1*
Mr. M. H. Clear .....	12	12	—
Mrs. M. A. Gasson .....	12	12	—
Mr. A. W. Golightly .....	12	11	1
Mr. S. Foulger .....	12	12	—
Mr. A. Hainsworth.....	12	9	3*
Mr. R. Rowsell.....	12	10	2
Mr. B. Williams .....	12	12	—

\* Absent through sickness.

The following appointments were made at the first meeting of the Board, held on June 30th, 1909:—

*Chairman* ..... Mrs. M. A. Gasson.

*Sectional Executive* ..... Mrs. M. A. Gasson, Messrs. Berry, Rowsell, and Hainsworth.

*Sectional Exhibition Committee*.. Mrs. Gasson, Messrs. Berry, Foulger, and Golightly.

*Boundaries Committee*.. Mrs. Gasson, Messrs. Clear and Charter.

*To Deal with Production* ..... Mr. B. Williams.

Representatives to the—

*United Board* ..... Mrs. Gasson and Mr. Charter.

*Office Committee* ..... Mrs. Gasson.

*Education Committee* ..... Mr. Clear.

*Southern Education Association*..... Messrs. Williams and Hainsworth.

*Anti-Credit Committee*..... Mr. Charter.

### GENERAL PROGRESS.

There is little to record of definite advance in the section during the past year, indeed the conditions of trade and industry have been such as to preclude the possibility of anything like rapid progress. Nevertheless, we have fairly held our own, and in some parts of the section can record pleasing increases of membership and trade.

An interesting feature of our work has been the number of applications which have been received from various parts of the section for information and advice as to the formation of societies. Of course, only a small percentage of these result in the establishment of new societies, but the correspondence is evidence of the interest which our movement continues to excite, and is a hopeful indication of future progress.

We have need of a keener missionary spirit, not only in the societies, but in our sectional and district organisations. With the exercise of a lively faith in our cause and some of the old persistence in methods, we may expect to considerably extend and intensify our work in the future.

#### PROPAGANDA AND EXTENSION.

The following are the chief particulars of the conferences held during the year :—

Date.	Place.	Subject.	Introduced by
1909.			
April 24 .....	London .....	(a) Sectional Report to Congress ..	Mrs. Gasson.
		(b) Claims of the International Alliance.	Mr. Golightly.
July 17 .....	Brighton .....	Co-operators and the Income Tax ..	Mr. J. C. Gray.
November 27.	London .....	The Age of School Exemption and the Half-Time System.	Mr. W. A. Nicholls, Ex-President N.U.T.
1910.			
March 19 ....	Reading .....	The Relation of Co-operation to other Working-class Movements.	Mr. B. Williams.

Our conference at Brighton was held in the historic "Dome," and while the choice of the popular sea-side resort as a meeting place may have been responsible for the large attendance, certainly the presence of Mr. Gray, and the light which he threw upon the question of "Co-operators and the Income Tax," were the outstanding features of an extremely interesting and helpful conference.

The conference on "The Age of School Exemption and the Half-time System" was an exceedingly good one, well attended, and provoking an excellent discussion. Mr. Nicholls delighted the delegates with a well-informed paper and masterly treatment of the subject in the discussion.

A joint conference of the members of the Sectional Board and the district secretaries was held at the Crystal Palace in August, when the Sectional Secretary read a paper on "The Scope and Methods of District Work," which promises to be a useful guide to the executive committees of our district associations.

The general propaganda of the section has been steadily carried on by the district associations as well as by the Sectional Board direct.

The issue of leaflets and literature has been greater than ever, and in many cases useful missionary work has been done by the societies themselves.

Special propaganda has been carried out with useful results at Woking, Sunningdale, Biggleswade, Epsom, Camberley, Stowmarket, Edenbridge, Sandown (Isle of Wight), Ringwood, and Midhurst.

The extension of co-operation by the formation of new societies, as we have already pointed out, is not very great, Mortlake being the only society registered in the past year in connection with the sectional work of the Union. A new one is about to be formed at Amesbury, in Wiltshire, and there are at least a dozen places in which a movement is on foot to establish stores, some of which will certainly mature.

#### AMALGAMATION AND CONCENTRATION.

The policy of discouraging the formation of new societies in or near districts which could be served by existing stores, and of encouraging the concentration of effort by amalgamation, has been steadily pursued during the past year. The South Darenth Society has been joined in this way to Dartford, a course which is greatly to the benefit of the former.

Whittlesford Society has been dissolved, but the Sawston Society has taken over the premises at Whittlesford, and is now carrying on the work in its own name. Another case with which we have attempted to deal is that of Attleborough and Wymondham, but without success so far. We are hoping, however, shortly to cover the whole of the ground by the operations of one society. In three other cases negotiations are pending which should result in the concentration of our forces.

The problem of overlapping has also received the attention of the Board in several districts, and in most cases satisfactory agreements have been devised.

#### EDUCATIONAL.

The educational work of the section does not show anything like the good results which might reasonably be expected. We have again to deplore the general lack of interest in serious co-operative study, and especially so on the part of the employés of societies.

For the first time since the introduction of the managers' training course we have not been able to form a single class in any part of the section, and the year has closed with only a few correspondence students taking advantage of the excellent facilities for study afforded by the Union.

In other subjects we have had classes as follows:—Co-operative Book-keeping, 15; Co-operative History and Principles, 4; Citizenship, 2; Industrial History, 1; Economics, 1.

The training class for teachers has been held in London, under the guidance of Miss Madams. Fourteen students were enrolled, and good results are anticipated in the examination.

The Co-operative Fellowship is linking up the scattered forces of our past educational successes, and promises to do a useful work in the section.

During the year an appeal was made to the societies to start Young People's Circles under the scheme recently prepared by the Education Committee. Circulars were issued to each society, asking various questions as to their present educational work and the present prospects of starting "Circles." The replies were disappointing, but the organisation will be pushed forward wherever possible.

There continues to be a regular and increasing demand for the use of our lantern slides and lectures, 5,350 slides having been issued during the session to 54 societies.

#### SECTIONAL EXHIBITION.

The sectional exhibition held at the Crystal Palace in August last was a success in everything except the financial support of the societies. We are left with a deficit, which somewhat hampers us in making arrangements for the present year.

The Board, however, have adopted a bold policy, which they trust will receive the support of the distributive societies, as it is already assured of the hearty approval of the exhibitors.

The exhibition will this year be held at the Alexandra Palace, amidst the teeming working-class population of North London. This is the first time the exhibition has been moved from the Crystal Palace, and we hope that the effect of the change will be to give the exhibition a new lease of life and usefulness. The expenses at the Alexandra Palace will be much greater than under the old arrangements, but we look with confidence to the societies to contribute the very modest sum required to give co-operation a bold advertisement in the Metropolis.

#### SOUTHERN CONVALESCENT FUND.

The convalescent fund continues to increase, both in usefulness and the support of the societies. The advantages of our methods are now placed beyond dispute, and many are the letters of appreciation received from convalescents and approval of our methods from the societies. The fund has now seventy-eight societies in association. The amount subscribed for the year was £567, and 258 applicants have received the benefits of the scheme at a cost of £537—an increase of thirty cases and £75 in grants. Seventeen societies joined during the year, and we are looking for even wider support as the manifest advantages of the "fund" become better known.

#### CONCLUSION.

We cannot conclude this report without expressing our satisfaction at the friendly relations which continue to obtain between ourselves and the various auxiliary bodies which operate in the section. Especially we would call attention to the work of the International Alliance, which occupies such an unobtrusive place in our midst, but whose work is of such a far reaching character.

Mrs. M. A. GASSON, Chairman.

H. J. MAX, Secretary.

## REPORTS OF THE DISTRICT ASSOCIATIONS.

## No. 1.—NORTH METROPOLITAN.

## Executive Committee.

Mr. J. H. Bate (chairman), Stratford.	Mr. G. H. Pightling, Epping.
„ J. Day, Berkhamsted.	„ C. Rudall, West London.
„ J. Maton, Edmonton.	„ A. Wiggins, Watford.
„ W. G. Payne, Chesham.	

Since the last report to Congress, the following conferences have been held :—

Society.	Subject.	Introduced by
*Edmonton .....	Can Co-operators Utilise the the Universities?	Mr. A. Mansbridge.
*Stratford .....	Reflections on Credit Trading ....	Mr. W. H. Elliott.
*Brentwood .....	The True Spirit of Co-operation ..	Mr. F. Goodwin.
Watford .....	The Co-operative Conscience.....	Mr. Newberry.
Southend .....	Co-operation v. Private Trading ..	Mr. J. H. Bate.
Berkhamsted .....	Co-operation as a Remedy for Unemployment.	Mr. W. Rankin.
Anchor, Leman St..	Educational Committees' Associations; their Place in the Movement.	Mr. Coates.

\* Held under the old East Metropolitan District.

The conferences have been very well attended, and good discussions followed the reading of the papers.

During the session the East Metropolitan District has ceased to exist, and the societies that formed that district, together with a few societies from the Bucks District, now form the North Metropolitan. The district is now a very large one, and a great deal of work is necessary to keep in touch with all the societies.

The position of some of the societies has greatly improved during the last year, and those close to the Metropolis show remarkable growth. Several in the outside districts need a great deal of co-operative propaganda to arouse enthusiasm.

The district was again represented at Congress.

The following is the expenditure for the year:—

	£	s.	d.
Committee Meetings .....	14	17	2
Printing .....	1	3	0
Postage .....	1	8	3
	<u>£17</u>	<u>8</u>	<u>5</u>

#### SPECIAL DISTRICT FUND.

To Balance handed over from East Metropolitan District .....	1	7	1
Donations—			
Tring .....	0	5	0
Enfield Highway Educational Committee .....	0	10	6
Chesham Equitable Co-operative Society .....	0	5	0
West London Educational Committee .....	0	2	6
Stratford .....	2	2	0
Chesham Boot and Shoe .....	0	5	0
	<u>£4</u>	<u>17</u>	<u>1</u>

F. P. HAYWOOD, Hon. Secretary.

#### No. 2.—SOUTH METROPOLITAN.

##### Executive Committee.

Mr. A. Anderson (chairman), Sutton.	Mr. J. R. Santer, Bromley.
„ A. J. Brown, Addlestone.	„ J. J. Stafford, Woolwich.
„ H. A. Everitt, Staines.	„ J. Stevenson, Croydon.
„ W. Harding, Penge.	

Conferences have been held during the year as under:—

Society.	Subject.	Introduced by
Norwood Co-operators	Cash Trading ..... (Mr. Elliott's Paper).	Mr. J. Stevenson.
Addlestone .....	Impressions of Congress .....	Mr. A. J. Brown.
Penge .....	Co-operation and the Worker .....	Mr. W. Harding.

The conferences have been very well attended, and some useful discussions have taken place

At Norwood, Mr. Elliott's paper in favour of "Cash Trading" was read by Mr. Stevenson.

At Addlestone, the conference was fortunate in having as its chairman the Rev. G. H. Aitken, Rector of Haslemere. Mr. Aitken has done useful

service for co-operation in the district in which he resides. His handling of the meeting and wise words were excellent additions to Mr. Brown's subject, and assisted the delegates very much in the task of extracting useful points from the Congress President's address.

At Penge, the paper by Mr. Harding, dealing with "Co-operation and the Worker," was of a high standard, and provoked some splendid discussion. It was pleasing to note visitors representing other bodies present and entering heartily into the subject.

Most of the societies in this district have been able to maintain their position, although some are giving the committee cause for anxiety. Seven-oaks is, with the advent of a new managing secretary, coupled with the helpful oversight of the Co-operative Wholesale Society, seeking to recover its old position. Epsom and Surbiton are receiving the assistance of the Union, and it is hoped that the efforts made for stirring up the members to a greater enthusiasm will be satisfactory. Battersea has, unfortunately, succumbed, and is in the hands of the liquidator.

Sutton Society is making good progress in the Raynes Park and Tooting districts. In the case of Epsom Society, it is hoped to bring about amalgamation with a neighbouring society, which undoubtedly will be the means of strengthening the movement in that area.

The following is the expenditure for the year:—

SURREY DISTRICT.				SOUTH METROPOLITAN DISTRICT.			
	£	s.	d.		£	s.	d.
Committee Meetings ..	5	7	4	.....	5	4	6
Deputations .....	0	18	1	.....	1	0	11
Printing and Stationery	0	9	9	.....	0	13	9
Postages .....	0	9	4	.....	0	14	0
	<hr/>				<hr/>		
	£7	4	6		£7	13	2

OLIVER ALDIS, Hon. Secretary.

### No. 3.—KENT.

#### Executive Committee.

Mr. D. Fleming (chairman), Chatham.	Mr. S. Hoare, New Brompton.
„ J. Fairey, Dover.	„ S. Elliott, Gravesend.
„ G. Wood, Sheerness Co-operative.	„ R. Chappel, Sittingbourne.
„ Underhill, Canterbury.	„ W. Hinge, Faversham.
„ W. Angear, Sheerness Economical.	„ T. W. Beer, Greenstreet.
„ Tadman, Rochester.	„ G. Whibley, Cliffe-at-Hoo.
„ A. D. Banks, Ashford.	„ W. Cock, Ramsgate.
„ C T. Record, Maidstone.	„ F. Barden, Rainham.
„ Scrace, Tunbridge Wells.	„ J. W. Ashby, Tonbridge.
„ H. Whatley, Dartford.	„ A. J. Curling, Large Builders.

The following conferences have been held during the year :—

Society.	Subject.	Introduced by
River and Dist., Dover.	Credit under Limited Conditions ..	Mr. W. Evans.
Sheerness .....	The Relation of Co-operation to other Working-class Movements.	Mr. H J. May.
New Brompton ..	Co-operation as a Remedy for Un- employment. (Mr. Stoddart's Congress Paper.)	Mr. B. Whiteoak.
Sittingbourne ....	Special Educational Conference; Educational Committees' Asso- ciations then placed in the Movement.	Mr. W. J. Foster.
Dartford .....	Co-operators and Representative Government.	Mr. Fisher Williams.

The usual average attendance at the conferences was well maintained, and a very deep interest was taken in the subjects chosen. The matter was presented to the delegates in pamphlet form, so that every person present was enabled, not only to follow the subject closely, but to carry back home material for reflection.

The special educational conference, to which only enthusiasts and known workers are invited, is held high in the estimation of the societies who display a living interest in this part of the district's operations.

The district committee met on four occasions, giving the whole of their Saturday afternoons and evenings to their work, and it is an evidence of the value and regard in which the members hold their task that the average attendance has again been sixteen at each meeting.

During the year the hand of death has robbed the committee of an old, active, and zealous worker—Mr. Thomas Twigg, president of the Sheerness Co-operative Society. He died in harness, and his loss will be felt outside our own movement, for he was identified with all organisations that stand for the uplifting of democracy.

A question of overlapping arose between three societies in the district, and a round-table conference of four delegates from each society was convened. A working agreement was arrived at, demonstrating that in things essential we can have unity and harmony.

The South Darenth Society has for some long time past received the close attention of the district executive, but the concern of the district was not reciprocated by the society. Last autumn the inevitable crisis came, and it was then found that amalgamation would be their only salvation. The Dartford Society was approached, and once more generously came to

the rescue, taking over all the responsibilities of South Darenth Society, which is now a branch of Dartford Society.

During the year considerable opposition was offered to the Faversham Society, and a new society, to trade only in bread and flour, was registered. The district executive took the matter up and assisted with active propaganda in defence of the long-established society. Two exceedingly successful public demonstrations were held, which resulted in an increase of membership to the old society and the slow but certain decease of its rival.

The appeal on behalf of the Medway Barge Builders and Carriers Limited, to make good the loss sustained by the wreck of their barge "Robert Powell," has not met the needs of the case, but what has been subscribed will lighten the burden.

Propaganda and advisory work is constantly going on, and although the immediate good results are not always to be seen, a full and confident knowledge possesses the workers that as they sow they shall also reap.

The district will be represented at Plymouth Congress by a delegate from the Rainham Society.

The expenditure for the year is as follows :—

## SPECIAL DISTRICT FUND.

Receipts.	£	s.	d.	Expenditure.	£	s.	d.
Sheerness Co-operative Society.....	4	5	0	To Balance in hand .....	1	17	5
Chatham .....	2	0	0	By Committee Meetings—3rd Class			
Dover (River and District).....	3	17	0	Railway Fares only paid.....	6	15	5
Maidstone .....	0	16	0	„ Printing, Typing, Wires, Stamps	4	17	3
Canterbury .....	0	8	0	„ Public Meetings, Conferences, &c.	17	2	8
Sheerness Economical.....	2	2	5	„ Advisory Work .....	2	13	8
Faversham .....	3	1	5	„ Special Propaganda .....	3	19	7
Tunbridge Wells.....	1	5	3	„ Balance .....	2	12	8
New Brompton .....	10	0	0				
Dartford .....	2	14	2				
Ashford .....	2	2	0	Audited—			
Ramsgate .....	0	19	6	W. R. ANGEAR.			
Sittingbourne .....	6	2	11				
Co-operative Insurance .....	0	5	0				
	£39	18	8				
							£39 18 8

MARK H. CLEAR, Hon. Secretary.

## No. 4.—SUSSEX.

## Executive Committee.

Mr. W. Cole (chairman), Guildford.  
 „ J. Bailey, Arundel.  
 „ C. W. Dean, Edenbridge.  
 „ L. G. Razzell, Reigate.

Mr. A. C. Watford, Lewes.  
 Mrs. J. Green, Worthing.  
 „ G. Prevett, Haywards Heath.

Since this new district was formed only one conference has been held, at Seaford, in connection with the Newhaven Co-operative Society, when the subject of "Co-operative Production" was introduced by Mr. Double. This conference was well attended. The Newhaven Society has a branch

here, and contemplates shortly rebuilding the premises. It is therefore hoped that the conference will help to attain the object in view.

The new committee of this district first met at Reigate on August 3rd, when the sectional secretary attended and made many valuable suggestions for carrying out the district work.

We have a number of small societies in this district which have a struggle for existence; the committee are endeavouring to help them to strengthen their weakness.

The expenditure for the year is as follows:—

	£	s.	d.
Committee Meetings.....	5	7	11
Deputation .....	0	13	0
Postage .....	0	7	6
Printing .....	0	15	0
	£7	3	5

H. C. KILLE, Hon. Secretary.

#### No. 5.—HANTS.

##### Executive Committee.

Mr R. S. Pearce (chairman), Southamp-	Mr J. E. Lott, Alton.
ton.	„ E. Ruddock, Eastleigh.
„ S. Bowerman, Portsmouth.	„ W. Hutchings, Winchester.
„ R. Hibberd, Parkstone.	„ A. Price, Shanklin.

Society.	Subject.	Introduced by
Southampton ....	Co-operative Insurance.....	Mr. J. H. Mihell.
Shanklin .....	Some Thoughts about our Movement	Mr. C. N. Haig.
Eastleigh.....	The Co-operative Movement: Its Past, Present, and Future.	Mr. Sutton.

We have much pleasure in reporting that there are signs of the increasing popularity of co-operation in this district. The large societies continue to extend their borders, and the smaller ones are making steady headway in spite of rural prejudices in favour of the old method of trading.

The district conferences, held as above, were well attended, and we are gratified in being able to record that the papers were original and were written by men holding responsible positions in the movement. The first was by the secretary of the Portsea Island Society (the largest in the district); the second and third by the managers of the two thriving societies at Shanklin and Eastleigh respectively.

With regard to the future, we are endeavouring to plant the co-operative flag at Ryde, at Midhurst, and at Ringwood, and we hope our next report will show that we have been successful.

The expenditure for the year is as follows :—

	£	s.	d.
Committee Meetings .....	10	18	2
Deputations .....	2	8	2
Printing and Stationery .....	1	1	6
Postage .....	0	13	0
	15	0	10
Less Donations from Co-op. Insurance Society	0	15	0
	£14	5	10

J. L. WELCH, Hon. Secretary.

#### NO. 6.—WILTS AND DORSET.

##### Executive Committee.

Mr. Clift, Trowbridge.	Mr. Oakley, Weymouth.
„ Sloacum. Devizes.	„ White, Salisbury.
„ Warwick, Bradford-on-Avon	„ Ashby, Chippenham.
Mr. Curtis, Warminster.	

Four conferences have been held during the year, as follows :—

Society.	Subject.	Introduced by
Calne .....	Uniform Balance Sheets—Suggestions and Explanations.	Mr. Charter (Co-op. Union).
Trowbridge ..	Co-operation as a Remedy for Unemployment. (Mr. Stoddart's Congress paper.)	Mr. Clear (Co-op. Union).
Salisbury ....	Co-operation and Dividends .....	Mr. C. Cane (Salisbury).
Wilton .....	The Scope and Methods of District Work, by Mr. May.	Mr. White (Salisbury).

The district report this year is very brief, as the committee during the year have been looking around. They feel that the conferences held during the year have been helpful and encouraging.

The societies are in a fairly flourishing condition, and during the year the Weymouth Society has taken over the Portland Society as a branch, and the committee think this will result in good to the Portland members and to co-operation in the district.

The expenditure for the year is as follows :—

	£	s	d.
Executive Meetings .....	9	11	2
Deputations .....	1	12	6
Printing and Stationery .....	0	11	0
Postage .....	1	6	0
	£13	0	8

#### SPECIAL DISTRICT FUND.

Receipts.	£	s.	d.	Expenditure.	£	s.	d.
In Treasurer's hands .....	5	17	5½	Delegates Expenses to—			
„ Secretary's hands .....	0	5	8	Salisbury .....	0	5	0
Devizes .....	0	10	6	Swindon .....	0	11	0
Trowbridge .....	1	0	0	Chippenham .....	0	5	6
Warminster .....	0	10	6	Warminster .....	0	6	0
Mere .....	0	10	0	Printing Paper in Salisbury			
Co-op. Insurance .....	0	5	0	“Wheatsheaf” .....	0	1	9
Chippenham .....	0	10	0	Incidentals .....	0	3	0
Weymouth .....	1	0	0	Treasurer's Postages .....	0	0	10½
					1	13	1½
				In Treasurer's hands .....	7	11	1
				„ Secretary's hands .....	1	4	11
	£10	9	1½		£10	9	1½

E. R. Box, Hon. Secretary.

#### NO. 7.—OXFORD AND BUCKS.

##### Executive Committee.

Mr. J. Nash (chairman), Reading.  
 „ D. Huckin, Chipping Norton.  
 „ A. E. Perkins, Windsor.  
 „ T. Ramsey, Oxford.

Mr. J. Webb, Banbury.  
 „ C. E. Taylor, Swindon.  
 „ Winepress, High Wycombe.

Four conferences have been held during the year, as under :—

Society.	Subject.	Introduced by
Reading .....	Organising and Financing Co-operative Congress.	Circular, Central Board.
Swindon .....	Facts and Fallacies Concerning Unemployment.	Mr. W. Scaife (Grays).
Banbury .....	Features of a Popular Balance Sheet.	Mr. W. H. Lickorish (Banbury).
Oxford .....	Reflections on Credit Trading.....	Mr. W. H. Elliott (Stratford).

These conferences have been fairly well attended, and good discussions elicited. The rearrangement of the district, however, has made it impossible for some of the societies to send delegates to every conference. Lack of railway facilities, together with the great distance covered by the district, precludes the hope of a general attendance, except, perhaps, at the one central point.

The conference on "Credit Trading" was arranged jointly with the Oxford District of the Women's Guild, and although a good discussion was forthcoming no very practical proposal was made for its total abolition.

The year 1909 was marked by a very general trade depression throughout this district, which was especially severe in the centres of railway works at Swindon and Wolverton. It is, therefore, the more gratifying to be able to report an increase in trade on the part of all the societies from whom returns have been received.

Reading shows a substantial increase on the year's trade, which should be considerably augmented by the result of a thorough up-to-date bakery opened at the close of the year. A record trade is anticipated during 1910, this being its jubilee year.

Oxford still maintains its rate of increase. During the year fine new central premises have been erected, which should materially assist the turnover. Increased trade has necessitated the purchase of a second motor van.

Chipping Norton, in addition to maintaining its trade, is able to show a profit on the farm of £156.

Banbury, although less fortunate with its farm (showing a loss of £200), is able to show a profit of £700 on the mill.

Slough reports a record year. Strict cash trading is now firmly established, and increased sales indicate a general appreciation of the system.

Aylesbury, Maidenhead, Swanbourne, High Wycombe, and Wolverton all show signs of increased vitality and improved prospects.

The one productive society in our district—Oxford Co-operative Builders and Decorators—has felt the effects of the depression of the building trade, but is hoping that the worst period is over and that an improvement has set in.

The expenditure for the year is as follows :—

	£	s.	d.
Committee Meetings .....	9	19	6
Deputations .....	3	18	9
Printing .....	1	11	6
Postage and Carriage .....	0	12	9
Stationery .....	0	2	6
	<hr/>		
	£16	5	0

The following is the statement of the Special District Fund:—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Balance from 1908.....	10	0 9	By Printing Conference Papers ..	3	11 0
„ Subscriptions—Banbury.....	1	1 0	„ Delegates to District Conference		
„ „ Chipping Norton .....	1	1 0	(fares only) .....	1	8 0
„ Insurance Society.....	0	5 0	„ Delegates to Sunningdale.....	0	5 1
„ Oxford .....	3	3 0	„ Postage and Carriage.....	0	4 8
„ Reading .....	2	10 0	„ Balance in hand .....	13	18 0
„ Swindon .....	0	10 6			
„ Windsor .....	0	10 6			
„ Oxford Builders .....	0	5 0			
	£19	6 9		£19	6 9

EDWARD KING, Hon. Secretary.

#### No. 8.—CAMBRIDGE AND BEDFORD.

##### Executive Committee.

Mr. C. T. Goldsmith, Bedford.	Mr. B. Williams, Garden City Press.
„ G. F. Harrison, Cambridge.	„ G. B. Poppy, Newmarket.
„ S. J. Southwood, Woburn Sands.	„ H. Sayer, Ely.
„ D. Patmore, Bishop's Stortford.	

Conferences have been held during the year as follows:—

Society.	Subject.	Introduced by
Sawston ... ..	Co-operative Convalescent Fund: A Co-operative Road to Health.	Mr. Threadgill.
Bishop's Stortford	The Work of an Educational Committee.	Mr C. Griffiths.
Garden City ....	Co-operation and Brotherhood.....	Mr. B. Williams.
Cambridge .....	Agricultural Co-operation and its Relation to Distributive Societies.	Mrs. M. A. Gasson.
Bedford .....	How Co-operation Can Reach the Poor.	Mr Coy

The average number of delegates attending each conference was fifty.

The committee has held three special meetings, and has also met at each conference.

Attempts have been made to “follow up” the questions that have been discussed at conferences, with a view to getting the full benefit of a conference, with fairly good results.

It is with more than ordinary pleasure that we place on record the decision of the Sawston Society to take over the Whittlesford Society's

premises and open a branch there. We are pleased to report that the branch is full of promise, and will ere long prove the wisdom of large societies securing branches instead of separate societies near them.

The amalgamation of Cambridge and Bedford into one district appears to be working satisfactorily.

The expenditure for the year is as follows :—

	£	s.	d.
Committee meetings .....	19	18	4
Deputations .....	1	3	6
Printing and Stationery .....	1	4	6
Postage .....	0	14	6
	<hr/>		
	£23	0	10

## STATEMENT OF SPECIAL DISTRICT FUND.

Receipts.		£	s.	d.	Expenditure		£	s.	d.
To Balance Brought forward from last year.....		10	8	6	By Printing Conference Papers ..		2	0	4
„ Subscriptions—					„ Deputation to Societies .....		1	8	2
Co-op. Insurance Society		0	5	0	„ Delegate to Congress (Newcastle).....		4	0	0
Garden City Press.....		0	5	0	„ Balance in Bank.....		14	0	10
Bedford Society .....		0	7	6					
Newmarket .....		2	10	0					
Cambridge.....		5	0	0					
Sawston .....		2	8	4					
		<hr/>					<hr/>		
		£21	9	4			£21	9	4

WILLIAM RESBURY, Hon. Secretary.

## No. 9.—NORFOLK.

## Executive Committee.

Mr. J.W. Newman (chairman), Norwich.	Mr. W. Speare, Beccles.
„ R. Palmer, Thetford.	„ F. J. Newman, Yarmouth.
„ T. E. Taylor, Lowestoft.	„ H. Fiddaman, Wymondham.
„ H. J. Yates, Fakenham.	

Looking back over the past year, we are somewhat disappointed with the results of our work. We had hoped to have seen some extension of the movement in opening new districts, and also to have consolidated the work in others by amalgamation.

Nevertheless, there is going on in our midst an effort that is distinctive in its character, viz., the formation of the Wayford Tenants' Society, which we hope will have a useful influence on our future work.

This district being largely an agricultural one, we have kept before us this most important phase of our movement, and it has again received a prominent place at our meetings.

Three conferences have been held during the year :—

Society.	Subject.	Introduced by
Great Yarmouth..	The Minimum Wage . . . . .	Mr. A. Moss (manager, Gt. Yarmouth).
Melton Constable	The Opportunities of Village Stores.	Mr. B. Williams (Southern Sectional Board).
Norwich . . . . .	The Distributive Societies and Small Holders: How organised effort may help both.	Mr. W. L. Charleton (chairman, Wayford Tenants Limited).

These conferences were well sustained, both in attendance and discussion.

The first was held on April 3rd, 1909, when we were favoured by the presence of Mr. G. Stimpson (District Council, Amalgamated Union of Co-operative Employés). Although the subject then under discussion was one that has caused unpleasantness in some quarters, yet it was conceded by those present to be the best they ever attended. There was an entire absence of any bitterness of feeling; the true co-operative spirit prevailed. No resolution was submitted, so it was generally agreed that the question might be left in the hands of the committees of societies.

The second was held on September 18th, and the subject chosen was, or should be, of great importance to Melton, seeing its peculiar relation to village life.

The third took place at Norwich on December 4th, 1909. This was an exceptional gathering, and will, we hope, be productive of good in the very near future. Here we were especially favoured in securing the valuable services of Mr. W. L. Charleton to deal with the subject, which was the outcome of a suggestion made after the conference held at Swaffham, at which Mr. J. Nugent Harris read his paper, "The Small Holder: His Produce, and How to Dispose of It," thus completing the idea of producers' and consumers' co-operation. There was a very large attendance of delegates representing both agricultural and distributive societies, and the following resolution was carried unanimously :—

That, in the opinion of the conference, it is advisable that a committee be formed, as suggested by Mr. Charleton, for the purpose of promoting co-operation, both distributive and agricultural, amongst those engaged in agriculture.

Before these lines are circulated, the committee will be formed to carry out the objects of the meeting.

Our work has not been confined to conferences. We have, by continuous correspondence and personal visits, endeavoured to keep in touch with those societies that are weak and struggling, for truly we want the missionary spirit to carry on our work. Those living in the large centres

scarcely realise the struggle that is going on in these scattered districts, nor how much help is appreciated.

The report would hardly be complete without a word or two about the special work being now promoted by the Wayford Tenants' Society. Since the prospectus was first issued, another circular has been sent out giving a more detailed account of their aims and objects. At Wayford, co-operation will be the dominating feature throughout—in house provision, in purchasing of requirements, in sale of produce, in the provision of credit facilities, in insurance of stock, and in education generally.

The expenditure for the year is as follows:—

	£	s.	d.
Committee Meetings.....	9	7	1
Deputations .....	5	13	6
Printing .....	1	5	6
Postage and Stationery .....	1	11	7
	£17	17	8

Financial Statement of Special District Fund:—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Balance from 1908 and 1909 ....	0	12 1½	By Co-operative Newspaper Society	0	2 6
„ Co-operative Insurance Society	0	5 0	„ Printing .....	0	15 0
„ Thetford Co-operative Society..	1	6 3	„ Stationery.....	0	3 10½
„ Lowestoft Educational Com- mittee .....	0	10 6	„ Postage .....	0	5 8
„ Mr. R. Barnes—Wymondham..	0	3 0	„ Rail Fare .....	0	1 2
1910.			„ Balance in hand .....	2	6 6
„ Swaffham Co-operative Society.	0	14 10			
„ Mr. R. Barnes—Wymondham ..	0	3 0			
	£3	14 8½		£3	14 8½

Audited—  
GEO. LATHAM.

W. TIDD, Hon. Secretary.

#### No. 10.—ESSEX AND SUFFOLK.

##### Executive Committee.

Mr. A. W. Kibble (chairman), Halstead.	Mr. G. Barker, Wickham Market.
„ S. Foulger, Ipswich.	„ B. S. Wood, Braintree.
„ G. Ryder, Colchester.	„ G. Young, Chelmsford.

The following conferences have been held:—

Society.	Subject.	Introduced by
Ipswich .....	Details and Principles of Co-operative Management.	Mr. B. S. Wood.
Leiston.....	Mr. Stoddart's paper on Co-operation and Unemployment.	Mr. H. Jex.

Both conferences were well attended, and the papers read provoked useful discussion. At Leiston, considerable emphasis was laid on the need

for more concentrated effort on the productive side of the movement, also the necessity of a greater recognition of individual responsibility in matters of principle.

We regret to report that the society at Aldeburgh has been wound up during the year. The society was started against the advice of the Union, and although efforts were made to assist them, they never had any real chance of success.

A considerable amount of propaganda has been carried on at Dunmow, Clacton, and Stowmarket with good results. Clacton has commenced the baking business, and is doing well. Dunmow is progressing very favourably. Stowmarket members were stimulated to increased loyalty, but heavy fixed expenses and low gross profits have prevented that measure of success which is required to place the society on a good footing.

All other societies in the district are doing well, and our friends at Ipswich are to be especially congratulated on the capital progress that is being made.

The expenditure for the year is as follows:—

	£	s.	d.
Committee Meetings .....	11	9	11
Deputations .....	5	4	4
Printing and Stationery .....	1	5	3
Postage .....	1	11	4
	<hr/>		
	£19	10	10

Financial statement of Special District Fund:—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Balance in hand, Mar. 23rd, 1909		1	10	4	By Printing Conference Papers.....		2	6	6
„ Colchester Society .....		2	2	0	„ Attending Public Meetings .....		3	17	9
„ Ipswich Society .....		2	2	0	„ Deputations to Societies .....		3	0	1
„ Chelmsford Society .....		1	1	0	„ Hire of Hall and Expense of				
„ Halstead Society .....		1	1	0	Public Meeting .....		1	15	6
„ Haverhill .....		1	1	0	„ Expense re late Tollesbury Society		0	9	6
„ Witham Society .....		1	1	0	„ „ Conferences.....		1	9	3
„ Harwich Society .....		1	0	0	„ Postage and Stationery .....		0	5	3
„ Braintree Society .....		0	10	6	„ Balance in hand .....		0	6	0
„ Maldon Society.....		0	10	6					
„ Leiston Society.....		0	10	6					
„ Wickham Market Society .....		0	10	0					
„ Tiptree Society .....		0	5	0					
„ Insurance Society .....		0	5	0					
		£18	9	10					£18 9 10

Audited—  
W. RIGG.

W. J. SALMON, Hon. Secretary.

## SOUTHERN CO-OPERATIVE EDUCATION ASSOCIATION.

## Executive Council.

Miss E. E. Allen, Reigate.	Mr. W. J. Foster (Hon. Sec.), London
Mr. W. H. Berry, Walthamstow.	Anchor.
„ W. H. Brown, Stratford.	„ J. T. Harris, Co-op. Brotherhood
„ E. J. Bull, Woolwich.	Trust.
„ G. Carter, Oxford.	Miss J. P. Madams, Co-op. Brotherhood
„ J. J. Dent (President), Working-	Trust.
Men's College.	Mrs. Holyoake Marsh, Edmonton.
„ W. T. Davis, Woolwich.	Miss C. Webb, Croydon.

## Representing Southern Sectional Board :—

Mr. A. Hainsworth, Woolwich. | Mr. B. Williams, Garden City Press.

The past year has been one of extension, development, and consolidation in the educational work of the movement. Two new agencies have been called into existence—Young People's Circles and the Co-operative Students' Fellowship—which will undoubtedly do much to enlist the sympathies of many earnest members who would otherwise, for lack of opportunities of service, have been allowed to drift into other spheres of work. In this extension this association has taken an active part, and is recognised as being the centre of educational activity in the section.

During the past Congress year four conferences have been held. The first was held after the annual meeting of the association, on July 10th, 1909. At this meeting the educational work of the section was fully discussed, and various suggestions made as to the development of the work generally. Replying to several points raised in the discussion, the president said that it was impossible to tabulate the results of educational effort, which were of a cumulative character, in the same way that trading results can be tabulated. He also pointed out how extremely difficult it was to obtain definite information from societies, and that the income of the association was altogether inadequate for the work required to be done. He considered it regrettable that of the 204 societies in the section, only forty subscribed to the funds of the association.

Following the usual custom, the educational programme was then considered. This was introduced by Mr. G. Goodenough (Central Education Committee). In the course of his address, he commended the programme to the careful consideration of all educational committees and said that it had been compiled with such extreme care that it provided work and encouragement for all, and was yet so clear and simple that it needed only to be read to be thoroughly understood. He considered that the hope of co-operation lay with the rising generation, and made an earnest appeal to mothers to inspire their children with a sense of the heroic ; to fire their

imagination so as to give them a liking for the good and true ; and thus free the next generation from the charge of apathy which is so freely and truthfully brought against this.

The second conference was held on October 9th, 1909, for the purpose of considering the best means of adapting to local requirements and circumstances the scheme put forward by the Central Education Committee for the formation of Young People's Circles. The subject was introduced by Miss C. Webb, who, in the course of her address, urged the importance of the management of the Circles being in the hands of the young people themselves, power being reserved to the educational committee, or other authority, to appoint three of their number to work with the representatives of the young people. These should be very carefully selected, as the work would necessarily entail an enormous amount of devotion and self-sacrifice. As an outcome of this conference, a joint meeting of the Southern Sectional Board, the Education Association, and the Women's Guild has been held. A set of questions has been submitted to societies as to the formation of Circles, the replies to which have been of such a character as to justify an energetic propaganda with a view to establishing these Circles throughout the section. In this work we have the hearty co-operation of the Sectional Board and the Women's Guild.

In compliance with the widely expressed desire of those who heard the address given by Mr. Baillie Weaver, in November, 1907 (referred to in our report of 1908), arrangements were made for that gentleman to give an address, on January 15th, 1910, on "Self Training and Development," this being, as Mr. Weaver pointed out, a necessary preliminary in order to fit ourselves for "The Service of Others." The principal factor in the development of the brain, he said, was to use it ; and the mind must be made to work when the individual wanted it, and not when the mind wanted. It was said that people were responsible for their actions but not for their thoughts. This proposition Mr. Weaver absolutely denied, and said that the mind could be controlled if they went the right way about it. Mr. Weaver then gave detailed advice as to the mode of procedure in order to obtain this control.

Following the practice of the last few years, a mid-week conference, arranged jointly with the Southern District Council of the Amalgamated Union of Co-operative Employés, was held on Wednesday, March 9th, 1910, the subject for discussion being "The Scheme of the Central Education Committee for Training Junior Co-operative Employés." Mr. E. J. Bull opened the discussion, and urged employés to endeavour to make themselves efficient. He also pleaded with general and educational committees for facilities to enable those employés who are anxious to improve themselves to do so. Further, that the best way in which they could encourage employés to make themselves efficient was by assuring them recognition of and reward for efficiency.

The attendance at these gatherings has been most gratifying, and the

discussions have been well maintained, showing on the part of the delegates present a deep interest in the various subjects brought forward.

In addition to the above, the council arranged for the first public performance of the co-operative play, "The Dawn." This was given by the members of the Abbey Wood Circle, Woolwich, in the Working Men's College, before a large audience of representatives of educational committees and branches of the women's guild, on October 26th, 1909. This presentation was so successful that several others have followed in and near London.

In conjunction with the Kent District Association, a conference was held at Sittingbourne in September, 1909, and in conjunction with the North Metropolitan District, a conference was held in London on February 12th. At each of these a paper on "Educational Associations and their Place in the Movement" was read. At these conferences the following resolution was adopted :—

That this conference of educational committees is of opinion that the work of education in our midst will be greatly increased by increased contributions from societies to the funds of the Southern Co-operative Education Association, and pledges itself to use every effort to induce each society to contribute a minimum of  $\frac{1}{4}$ d. per member per annum; and that a copy of this resolution be sent to every society comprised in the district.

Several societies have carried this resolution into effect.

The edition of the *Wheatshaf* issued by the association continues to serve as a useful means of communication between the council and subscribing societies.

A training class for teachers has been conducted by Miss Madams in London. Fourteen students joined the class, and we confidently anticipate that a good number will qualify as teachers.

We have not yet attained anything like our ideal so far as class work is concerned, but it is encouraging to find that the following classes have been conducted in this section during the past winter :—

	CLASSES.	STUDENTS. ENROLLED.
Junior Classes in Co-operation .....	19 ....	709
Intermediate Classes .....	2 ....	18
Adult Classes in Co-operation .....	4 ....	51
Citizenship .....	2 ....	15
Industrial History .....	1 ....	15
Economics .....	1 ....	11
Book-keeping .....	15 ....	204

The Co-operative Students' Fellowship promises well in the South, and strong districts have been formed in the North and South Metropolitan Districts. We anticipate that this organisation will provide us with active workers in the future, and have given it our utmost assistance.

Miss Madams has again represented the association on the Central Education Committee, and the Southern Sectional Board has been represented on the council by Messrs. Williams and Hainsworth. The free exchange of thought and opinions thus secured has helped to further the work of education generally, and to bring the particular needs of this section before the Central Committee.

We gladly acknowledge the willing help which has been afforded us by the Central Board, the Women's Guild, and the District Council of the Amalgamated Union of Co-operative Employés during the past year, which has considerably lightened our labours.

J. J. DENT, President.

W. J. FOSTER, Hon. Secretary.

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## (7) SOUTH-WESTERN SECTION.

At the first Board meeting for Congress year 1909-10, held on June 12th, 1909, at Torquay, the following appointments were made, viz. :—

*Chairman* : Mr. W. J. Gilbert.      *Treasurer* : Mr. H. Westbury.

*Secretary* : Mr. A. Bullock.

Representatives to the—

*United Board and Office* .....Mr. R. R. Prynne.

*Educational Committee* .....Mr. W. J. Gilbert.

*Educational Association* .....Mr. W. J. Gilbert.

District Associations—

*Bristol and Somerset*.....Mr. A. Bullock.

*Devon* .....Mr. H. Westbury.

*Cornwall* .....Mr. Jno. Pryor.

During the Congress year twelve Board meetings have been held, at which the attendance of members has been as follows :—

	Possible.	Actual.
Mr. W. J. Gilbert .....	12	12
Mr. R. R. Prynne .....	12	11
Mr. J. Pryor .....	12	12
Mr. H. Westbury.....	12	12
Mr. A. Bullock .....	12	12
Mr. T. Gidley (hon. member)....	12	3

In reviewing the work of the year, we find that it has been carried on pretty much on the lines of past years. With steady aim we have endeavoured to maintain the position held, and have good reason to be satisfied, when it is remembered that the conditions of industry and commerce have not been, and still are not, all that can be desired. Many of the societies have felt the effect of the wave of depression and do not show the same rate of progress as in the past, but others have made rapid strides and are able to report substantial increases in trade and capital. Taking a general survey of our position, we have every reason for congratulation, although the high prices ruling the markets for some time past have had an influence upon the amount of profit made by societies, so that in many cases a decrease in the amount of dividend paid has resulted.

We are pleased to report that some of the larger societies have been giving special attention to outlying districts. Meetings for propaganda have been arranged, by general and educational committees, in the villages. These have awakened a livelier interest in the movement, which is working to the advantage, not only of the residents in these places themselves, but to the town societies as well. In some cases the results have justified the local societies in considering the wisdom of establishing branches in some of these out-districts. In such efforts the Sectional Board and district associations have ever been ready to render all needful assistance.

#### SPECIAL PROPAGANDA.

In the fall of the year a programme was arranged, which included places to be visited and work to be done, firstly, to assist some of the weaker societies by a canvass of the town with the object of raising a more enthusiastic spirit, and, secondly, to endeavour to spread the principles and benefits of the movement in places where hitherto little was known of our aims and methods. The town of Holsworthy (Devon) was visited and a canvass conducted by Mr. E. L. Griffiths, who also visited and arranged public meetings at Okehampton and at Stourton, where a number of quarrymen were brought together and addressed on the advantages of co-operation by Messrs. Griffiths and Pryor. Arrangements were also made for public meetings in Somerset, at Kingsbury, Shepton Beauchamp, Porlock, Carhampton, and Draycott. None of these places had been visited before, and much interest seemed to be aroused at most of the meetings, which were well attended, and good results have followed.

The full programme included further propaganda in Cornwall, at Newquay, St. Columb Minor, and Penryn, as well as Coombe Martin in Devon. It is to be regretted that the propagandist agent was unable to remain in the section for more than a month, as these places were reported as being ripe for such an effort.

We are pleased to report that the efforts put forth for some time, and continued through the past year, at Okehampton, have at last been crowned with success, and a good society is now established there, although it was thought at one time to be a hopeless case. A new society has been started at Roche (Cornwall) with every promise of success, and a one-time branch of the Bovey Tracey Society at Moreton Hampstead is now registered as a separate society. In the latter case, as well as at Roche (where the circumstances were similar), the step was taken principally on account of distance from the parent store, and the success already attained seems to justify the action taken.

#### CONFERENCES.

A well-attended sectional conference was held at Exeter on September 18th, when the question of "Overlapping and Amalgamation" was introduced by Mr. Bullock. A good discussion ensued, and the following resolution was unanimously adopted:—

That this conference regrets the prevalence of overlapping in the movement, and pledges itself to recommend to their societies the adoption of the suggestions contained in the Central Board Report.

At this meeting the question of "Young People's Circles" was also taken and introduced by Mr. Gilbert. This subject was well discussed, and the following resolution submitted and unanimously adopted :—

That this conference cordially approves of the Central Education Committee's scheme of organisation of Young People's Circles, and recommends its immediate adoption to the societies in the South-Western Section.

A joint conference of the Sectional Board, Educational Association, and the Women's Guild (the latter, however, not being represented for want of funds), was held at Teignmouth on October 23rd for the purpose of considering the scheme and rules for the constitution of Young People's Circles. The chairman of the section presided and outlined the scheme, which was discussed, and it was resolved—

That an effort be made to start Circles at the following places :—  
Bristol, Bridgwater, Twerton, Plymouth, Saltash, and Delabole; and that the Sectional Educational Association be requested to call the attention of all educational committees in the section to the importance of this scheme.

#### AMALGAMATION.

Negotiations have for some time been carried on with a view to bringing about the amalgamation of the societies at Shepton Mallet and Cheddar, the latter having been striving against adverse circumstances caused by the closing down of the paper mill soon after the starting of the society. An agreement has now been come to by which the affairs of the Cheddar Society are transferred to the Shepton Mallet Society, which has decided to work the town from the branch store at Wells.

In our last report we mentioned that the society at Totnes was about to liquidate, and this has happened; but after being approached on the matter, the Paignton Society has decided to work up this district, with a view to the establishment of a branch there.

#### EDUCATIONAL.

It is gratifying to be able to report that the children's classes have been increasingly successful. The good work accomplished in this direction by the societies promises well for the intelligent grasp of co-operative principles by the rising generation, and it is hoped that this work will be continued by the formation, at an early date, of Young People's Circles.

We regret that it was not possible to start classes for the employes this season, the intending students being reluctant to join until the new scheme and text book for juniors were ready, and proper classification, particularly for juniors, sanctioned by the Central Education Committee.

The students' fellowship scheme has been brought to our notice, and we have resolved to invite representatives from this association to attend all sectional conferences. The educational work of the section has been fully maintained, yet we could wish that a larger amount of real educational work was done, and this would be the case if grants for this purpose were more general and generous.

#### PRODUCTION.

In so far as productive effort is concerned, there is not much to report outside the work done by the Plymouth Printers, which continues to progress in spite of a temporary reverse of last year, which has been successfully dealt with. A new co-operative printing society has been registered at Bristol, and is known as the Bristol Printers Limited. It is worked under the co-partnership system. The promoters are sanguine of success, feeling there is great scope in such a large city and in the district of Bristol.

During the year we have been actively arranging for the Congress of 1910, which will be held at Plymouth. The work is well in hand, and as a double event is to take place, viz., the meetings of Congress and the jubilee celebration of the Plymouth Society, we are looking forward with great anticipation to a series of successful meetings, which should lead to an intelligent awakening to the claims of our movement at home and abroad.

Our relations with the district associations, women's guilds, educational association, and the Union of Co-operative Employés, and all the working bodies in the section continue to be of a most cordial character, each and everyone being at all times ready to take up the work and do their best to assist us in all that pertains to the development of the movement in our own section and as a whole, and we take this opportunity to thank one and all for their kind co-operation.

W. J. GILBERT, Chairman.

ALBERT BULLOCK, Secretary.

## REPORTS OF THE DISTRICT ASSOCIATIONS.

## No. 1.—BRISTOL AND SOMERSET.

## Executive Committee.

Mr. H. Westbury (president).  
 „ W. S. Biggs (treasurer).  
 „ C. A. Connolly (secretary).  
 „ J. Marks, Bristol.  
 „ J. Ewing, Bristol.  
 „ H. A. Carter, Bristol.  
 Mrs. Fidkin, Bristol.  
 Mr. W. J. Shephard, Beehive.  
 „ H. J. Willis, Bridgwater.  
 „ J. Saunders, Bruton.  
 „ J. McMahon, Cheddar.  
 „ G. F. Gosney, Crewkerne.  
 „ T. Ellison, Coleford.  
 „ F. Ackland, Frome.  
 „ J. Rowland, Frampton.  
 „ W. Gillingham, Portishead.  
 „ J. White, Radstock.  
 „ M. J. Benham, Stoke.  
 „ R. G. Naish, Twerton.  
 „ J. F. Hewitt, Twerton.

Mr. E. Hayes, Templecombe.  
 „ J. Allen, Weston-super-Mare.  
 „ W. P. Ewens, Yeovil.  
 „ W. A. Jacques, Bristol Educational Committee.  
 „ A. V. Treasure, Weston Educational Committee.  
 „ W. Palmer, Bridgwater Educational Committee.  
 Mrs. Lane, Bishopston Women's Guild.  
 „ Halliday, Bedminster Women's Guild.  
 „ Hillman, Central Women's Guild.  
 „ Willis, Bridgwater Women's Guild.  
 „ Skidmore, Greenbank Women's Guild.  
 „ Hardstaff, Totterdown Women's Guild.

Mr. A. Bullock, Sectional Board Representative.

Sub-Executive: Messrs. A. Bullock, J. White, J. Marks, A. V. Treasure, J. McMahon, and Officers.

Your committee have pleasure in submitting for your consideration the report and balance sheet for the year 1909, and although there are no striking signs of development, there is certainly strong evidence to show that the spirit of progress is abroad.

The financial position of the association is a perfectly satisfactory one. The receipts show an increase over last year, but it will be noticed that the expenditure has more than kept pace with the increased income. This is to some extent due to the fact that in accordance with the resolution passed at the last annual meeting the treasurer and secretary's remuneration for two years are included in this year's accounts.

It should be borne in mind that, although the balance forward is a fairly good sum, about £15 will be required to meet the cost of the annual meeting, printing of reports and circulars, and other items; therefore the amount brought forward is no more than is necessary to form an adequate working capital from which to meet current expenses.

Turning to the statistics for the period dealt with in the annual returns, we are confronted with results which are at once gratifying and surprising,

especially when it is remembered that the figures under review relate principally to the year 1908.

That year, as is well known, was one of the worst for trade experienced during the past decade, and a large falling off in sales and profits was to be fully expected. It is therefore pleasing to note that, notwithstanding the restricted purchasing power of the workers, our sales (£644,918) only show a decrease of £2,622, or considerably less than  $\frac{1}{2}$  per cent of the total sales.

The net profits (£64,237) show a decline of £5,353, representing a drop of nearly 2d. in the £, but, thanks to the foresight of committees in providing special reserves for the equalisation of dividends, the full effect has not been felt by the members.

Nevertheless, many societies have had to face a reduction in their dividend of at least 1d. in the £, and this circumstance renders it all the more remarkable that we are able to record such a substantial increase in our membership, which this year reaches 35,187, showing a gain of 2,186 members since our last report.

One most satisfactory feature of the returns is the large increase in the deposits to share capital, which now stands at £248,354, or £28,678 more than last year, while keeping pace with the increased liability considerable sums have been carried to reserves, which now amount to £13,219, being a net increase of £1,318.

There are a few societies whose position in this direction is capable of improvement, and we trust they will spare no effort to increase their reserves to figures more in keeping with their liabilities.

Three societies are at present under the supervision of the Co-operative Wholesale Society, two of which are doing remarkably well, but it is rather premature to say just now how events will shape in the case of the third society.

Taking a general survey of our position, we have every reason for congratulation, and we can look forward with confidence, feeling assured of the future success of our societies.

The Co-operative Wholesale Society's Mill at Avonmouth is now rapidly nearing completion, and will probably be opened for business in February; Bristol's new bakery and stables will also be formally opened at no distant date; while Radstock's fine premises at Peasedown St. John, recently opened, are proving a great success.

Propaganda meetings have been held at High Littleton, Cheddar, Templecombe, Draycott, Bridgwater, Shepton Beauchamp, and Carhampton, and following the conference at Frome a public meeting was held, which was addressed by members of the association. We are pleased to be able to state that Taunton Society has decided to rejoin the association, and the newly formed productive society, the Bristol Printers Limited, has applied for membership.

Four meetings of the executive and four of the sub-executive have been held during the year, in addition to four conferences.



## No. 2.—DEVON.

## Executive Committee.

Mr. H. W. Loram (chairman), Exmouth.	Mr. J. Marks, Plymouth.
„ W. Stone (treasurer), Teignmouth.	„ L. G. Williams, Plymouth Printers.
„ E. Truscott (secretary), Plymouth.	„ R. Andrews, Newton Abbot.
„ M. Hoare, Buckfastleigh.	„ J. Searle, Tiverton.
„ E. R. S. Munday, Exeter.	

Central Board Representative : Mr. H. Westbury.

Representative on the South-Western Section Educational Association :  
Mr. J. Searle.

We have much pleasure in submitting for your consideration the twenty-second annual report and balance sheet of the association.

We commenced the year with thirty-five societies and 54,665 members, with a trade of £983,011. We congratulate the members on this large volume of trade and the steady increases which have taken place during the year.

Four conferences have been held, as follows :—

Date.	Where held.	Subject Discussed.	Introduced by
1909			
February 27th..	Plymouth ....	Annual Report and Balance Sheet ...	District Secretary.
May 22nd .....	Torquay .....	National Co-operation: Will it Benefit the Movement ?	Mr. A. Davey.
September 25th.	South Molton..	Labour Co-partnership .....	Mr. A. G. Ellis.
December 4th ..	Newton Abbot.	Thrift Fund or Superannuation Scheme for Employés of Co-operative (Distributive) Societies.	Mr. W. Witty.

The first conference for the year under review was the annual meeting of the association, when the report and financial statement was considered. The income for the year amounted to £221. 19s. 2½d., and expenditure £186. 13s. 3d., carrying forward a balance of £35. 5s. 11½d. After a full discussion the same was adopted.

The second conference was held at Torquay, when a paper was prepared and read by Mr. A. Davey (manager of the Torquay Society) on “National Co-operation: Will it Benefit the Movement?” This conference was well attended and the subject fully discussed by the delegates present.

The third conference, at South Molton, gave the delegates the opportunity of paying a visit to one of the recently established societies in North Devon, and the paper by Mr. A. G. Ellis (manager of the Plymouth Printers) on “Labour Co-partnership,” was presented for discussion. The paper reviewed the position of co-partnership in the country, and the various kinds of co-operation were discussed. The meeting was of opinion that at present there is room for all kinds of co-operative effort, and agreed that the problem of capital and labour could be peaceably solved by an extension of the principle of labour co-partnership.

The fourth conference took place at Newton Abbot, when a paper on "A Thrift Fund or Superannuation Scheme for Employés of Co-operative Distributive Societies" was introduced by Mr. W. Witty (managing secretary of the Newton Abbot Society). The conference was well attended, representatives of the various employés' associations being present. The paper gave particulars of the many superannuation schemes in operation in the country, and enlarged on the scheme so successfully working with the Co-operative Wholesale Society. The discussion was well taken up by the delegates, and the following resolution was submitted to the meeting and adopted:—

That this conference of delegates of societies comprising the Devon Co-operative Conference Association desires that some scheme of thrift or superannuation be adopted for the benefit of the employés of distributive co-operative societies, and invites the Co-operative Union to recommend the various sections and district associations in the movement to take the matter up at other conferences.

It was also decided to forward the following resolution to the Parliamentary Committee of the Co-operative Union:—

That the Parliamentary Committee of the Co-operative Union be asked to give attention to the agitation initiated by organisations of private traders to make co-operative societies subject to income tax, which tax is to be non-returnable, and to ask the committee to enter into communication with all candidates for Parliamentary honours, pointing out the injustice of the proposal and asking candidates to pledge themselves to oppose same.

The increasing popularity of these conferences is a source of much pleasure to the committee, and the thanks of all are due to the societies at whose invitation they have been held this year. The kindness and hospitality so freely offered has added to the comfort and enjoyment of all. In connection with the conferences, many evening meetings have taken place, and been attended by large numbers of members of the local societies.

Nine meetings of the committee have been held, at which arrangements for conferences have been made and suggestions given to several societies which have consulted them on various matters. The committee has also rendered valuable help to many societies by supplying speakers for their public meetings.

We report with great pleasure the establishment of two new societies this year, Moreton Hampstead and Okehampton. At Moreton a branch was opened in connection with the Bovey Tracey Society, but after a few months of working it was found the distance between the towns was likely to be a serious difficulty to both districts, and with the help of the Sectional Board and the association this branch has now been registered as a separate society, and we wish it a large measure of success. At Okehampton our efforts have

been justified, and a vigorous work is now being carried on. Business was commenced in the latter part of the year. The society's premises are situated in a good position, and we have every confidence that the movement will prove to be a great benefit to the people at Okehampton.

The divisional meeting of the Co-operative Wholesale Society, held in the county, was well attended. We have frequently called attention to the duties of societies to the Co-operative Wholesale Society, and we hope a large attendance will always be given to these divisional meetings. The next meeting will take place at Brixham on March 12th, 1910.

The 1910 Congress will be held at Plymouth during Whit-week, May 14th to 19th. As the expenses connected with Congress will be heavy, the committee earnestly desire all societies to subscribe liberally to the fund now being raised to give our visitors a real West-Country welcome. It is also hoped that every opportunity will be taken to have a full representation of Devon societies' delegates at the gathering.

The movement generally in the district continues to give satisfaction; numbers of the societies report increases in trade and membership. It is confidently expected that the returns for 1909 will show a trade of over £1,000,000. The societies working under the Co-operative Wholesale Society are steadily improving their position and trade. The Plymouth Printers, the only productive society in Devon, still continues its successful career. Extensions in plant will be necessary in the near future to cope with its increasing trade, and it is hoped that societies in the district will assist the printers by giving them more of their work.

The educational work in the district has, as usual, been well maintained and carried on with energy by the committee of the South-Western Educational Association and the separate education committees of the societies to which they are attached. Good propaganda work has been done and the movement extended in the adjoining villages around. Several new kinds of work have been taken up with considerable success.

It is pleasing to report an increase in co-operative literature. Several copies of the papers discussed at conferences and special pamphlets have been distributed, and the local *Wheatsheafs* and *Records* increased. We strongly recommend every society to keep the *Co-operative News* before its members, also the *Millgate Monthly* and *Children's Circle*.

Our conferences, which all recognise to be a valuable feature (especially to new or small societies), are somewhat of an expense to them, in some instances a tax of too great a magnitude. Your committee feel that invitations for these gatherings have sometimes been withheld owing to their cost. With a view to encourage the newest and smallest of our members, we have resolved that the only expense to be incurred in future by an inviting society will be the provision of a room in which to meet. We do not propose to dispense with the usual tea which follows, but resolve that every delegate shall pay for his tea. This step is taken by us in the best interest of the movement, and we feel it will be accepted in this spirit by all the members of our association.

The thanks of the committee are heartily extended to all who have in any way contributed to the success of co-operation in the district in the year covered by this report.

The financial position of the association for the year 1909 is as follows :—

[illegible]

Auditor—  
C. W. UGLOW.

E. TRUSCOTT, Secretary.

No. 3.—CORNWALL.  
Executive Committee.

Mr. W. D. Harris (chairman), Token- bury Corner.	Mr. R. Leverton, Calstock.
„ R. R. Prynn (secretary), Darite.	„ R. Pearce, Delabole.
„ Jos. R. Toms (treasurer), Liskeard and St. Cleer.	„ J. Tucker, St. Austell.
„ W. J. Laphorn, Plymouth.	„ J. P. Lawry, Penzance.
	„ J. Pryor, Central Board Repre- sentative.

As in the preceding year, three conferences only of the association have been held, the finances of the association not being sufficient to arrange a fourth.

The first conference, held at Bodmin on March 27th, was presided over by Mr. A. Hicks (president of the local society). The report to Congress was read and adopted. The association was instructed to take up with the

Board of Agriculture respecting the delay in obtaining land under the Small Holdings Act. The position of one weak society in the county was discussed, and the executive instructed to assist. Delegates reported on extensions by various societies in the association. A grant of £20 from the Defence Committee of the Union to a boycotted member was commented on in terms of great approbation.

The second conference was held at St. Austell on July 10th; chairman, Mr. James Tucker (executive), president of the local society. The small holdings question was again discussed, and also the question of the system of paying wages to the clay workers in the locality. The South-Western Educational Association was admitted to the conferences, and the delegate from the new society at Roche thanked the association for assistance rendered. Mr. W. J. Laphorn read his paper on "The Newcastle Congress," and a general discussion followed. The delegates were urged to bring the matter of Plymouth Congress next year before their societies, and appeal for assistance in making it a success.

The third conference was held at St. Columb Road on October 30th, Mr. F. Tamblin (president of the local society) in the chair. Mr. R. R. Prynn read the pamphlet on "Depreciation," issued by the Co-operative Union, and pointed out the necessity for facing this question, in view of the fact that many of the societies had lately made great additions to their premises. Though the discussion had a tendency to deal with stocks rather than with buildings and fixtures, it is certain that the delegates obtained educative information from the conference.

Three meetings of the executive have been held, apart from the conferences, for transacting routine work and preparations for conferences. Some propaganda work has been attempted, though not so much as formerly, as the district fund has not permitted much scope in this direction. Penryn and St. Columb Minor have not given much encouragement to our representatives, but a new society has been opened at Roche, where formerly Bodmin had a branch, and seems likely to do well.

Several of our societies appear to have had difficulties of one sort and another this year, principally owing to building somewhat in advance of their requirements. It is hoped that the lessons will not be lost on others to maintain a good reserve fund, to depreciate liberally, and not to attempt to pay a larger dividend than the profits will allow. As a consequence of the financial strain, several of the societies have ceased to contribute for the time to our district fund, which will have to be administered with great economy in 1910.

We have to thank the Devon District Association and the Plymouth Educational Committee for their usual kind assistance.

The Congress of 1910 entails new duties and responsibilities, which we hope will be met by the Cornish societies "one and all." It should not be forgotten that the advent of the last Congress in this section—at Exeter in 1902—was the original cause of the formation of half the societies in Corn-

wall in the previous year. It is not unreasonable, therefore, to expect that the Plymouth Congress will be enthusiastically welcomed by Cornish societies. Several have already signified their willingness to help, and we trust none which are able to take part will be found outside the national gathering.

The following is the financial statement for the year 1909 :—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Societies' Subscriptions:—					By Balance .....		5	18	4½
Calstock .....		0	5	0	„ Conferences—				
Darite .....		0	11	0	„ Bodmin .....		6	15	2½
Delabole .....		3	8	10	„ St. Austell .....		8	7	9
Liskeard, St. Cleer, and District .....		2	18	7	„ St. Columb Road .....		9	7	8
Menheniot .....		1	0	10	„ Committee Meetings .....		7	13	1
Pensilva .....		0	11	1	„ Delegations .....		5	8	5
Penzance .....		0	6	0	„ Propaganda .....		1	16	5
St. Austell .....		2	11	10	„ Printing .....		1	18	11
St. Blazey .....		1	4	6	„ Postage .....		1	17	9
St. Columb Road .....		0	17	11	„ Secretary .....		3	0	0
Tokenbury .....		0	16	8	„ Treasurer .....		1	1	0
Wadebridge .....		1	12	1					
Plymouth .....		10	0	0					
„ Co-operative Insurance Society ..		0	5	0					
„ South-Western Sectional Board ..		19	0	0					
„ Devon District Association .....		3	3	0					
„ Plymouth Educational Committee ..		2	2	0					
„ Due to Treasurer .....		2	10	3					
		£53	4	7			£53	4	7

Audited—  
J. PRYOR, P.A.

R. R. PRYNNE, Secretary.

## SOUTH-WESTERN SECTION EDUCATIONAL ASSOCIATION.

### Executive Committee.

Mr. W. White (Chairman), Torquay.

„ C. A. Poole (Treasurer), Bristol.

„ E. J. W. Watkins (Secretary),

Plymouth Printers.

Mrs. Warren, Exeter.

Mr. H. Tozer, Exmouth.

„ W. Axhorn, Tiverton.

„ W. Page, Weston-super-Mare.

„ H. J. Drake, Plymouth.

Representative of the Central Board: Mr. W. J. Gilbert.

Representative of the Bristol and Somerset Conference Association:

Mr. R. G. Naish.

Representative of the Devon Conference Association: Mr. Searle.

It again gives us pleasure to note that the interest taken in co-operative education by societies in the section is steadily increasing, although we have to chronicle the fact that there are still many societies which have yet to make a beginning in this direction.

We are not able to report any great increase in our membership, which is a matter for regret. If societies could only be induced to realise their responsibility in this matter our work could be made much more effective and the progress of co-operation in the section far more rapid. We are pleased to record, however, that the following have become affiliated with us, viz., Twerton-on-Avon Educational Committee and the Ford, Torquay,

and Exmouth branches of the Women's Guild ; whilst, on the other hand, we have to record the secession of two of our members, viz., Bridgwater Education Committee and Devonport Branch of the Women's Guild. May we venture the hope that their absence is only temporary, and that in the near future they will realise that our cause is theirs, and become associated with us again.

The annual meeting was held at Exmouth, by the kind invitation of the Exmouth Education Committee, and proved very successful, both as regards the attendance and the interest taken in the discussion. Amongst those present was the chairman of the Exmouth Society, who spoke of the value of education generally, and of its great necessity to co-operators. The question of representation on the Central Education Committee came up for discussion, but it was again decided that until societies in the section afford us more support it is not possible for us to accept the invitation and thus take our proper place in the educational councils of the movement.

We have not been in a position to organise any special conferences during the year, but we have taken part in a joint conference with the Sectional Board and Sectional Council of the Women's Guild, which was called for the purpose of discussing the best means to be adopted for organising " Young People's Circles " in the section.

We have also been represented at all the important conferences arranged by the Devon, Cornwall, and Somerset Conference Associations, and those of the Women's Guild. In this way we keep in touch with all the organisations in the section.

Whilst it is gratifying to note a still further increase in the number of children's classes in the section, we have to deplore the fact that the adult classes are practically neglected by societies. The Plymouth Education Committee should certainly be congratulated on the fact that they have kept these classes going for several years with increasing success. The results obtained at the last examination were quite up to the high standard they have attained in previous years. As a result of their success, they were enabled to add another to the list of Blandford scholars who are members of the society. In this respect we are also pleased to be able to record the success of another society in the section in obtaining the other scholarship, viz., the Exeter Society, whose president (Mr. E. R. Mundy) succeeded in winning the coveted distinction as a private student. Thus another record has been established, both Blandford scholarships coming to the section for the second year in succession.

In connection with the children's classes, it has long been considered that the syllabus for teaching was far from an ideal one. The Plymouth Education Committee has given considerable attention to this matter, and having produced a new syllabus have received the consent of the Education Committee of the Co-operative Union to try it for one year. We are looking forward to the results with interest, as we believe that the classes will be much benefited by its adoption.

Our thanks are again due, and are freely given, to those societies in the section that by their generosity have enabled us to make awards to the children in the section whose papers were selected to be re-examined by the Co-operative Union.

We continue to keep in touch with the Workers' Educational Association, and take this opportunity of congratulating the Bristol Branch on the publication of its handbook, which shows it is taking a prominent part in the higher education of the workers of that city.

We again take the opportunity of calling the attention of societies to the list we have compiled and published of capable lecturers in the section who are prepared to lecture to societies for a nominal fee, and to express the hope that greater use will be made of the same in the coming year.

We cannot conclude this report without expressing our satisfaction at the fact that Congress will be held in the section during the present year. It will, no doubt, be a great source of inspiration to co-operators in this locality, and should result in increased enthusiasm for co-operative educational work.

The most cordial relations continue to exist between the Association and the Sectional Board, the District Associations, the Women's Guild, and the Amalgamated Union of Co-operative Employés.

Our special thanks are tendered to the Sectional Board for their prompt and ready assistance on all occasions, and to the Devon Conference Association for the continuance of their financial assistance.

WM. WHITE, Chairman.

E. J. W. WATKINS, Hon. Secretary.

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## (8) WESTERN SECTION.

The Board has held eleven meetings since last Congress. At an early meeting, the chairman and secretary of each district association were invited to meet the Board to arrange dates and subjects for conferences during the year, so as to ensure the maximum of efficiency with a minimum of clashing of dates, &c. This arrangement has worked well, and will doubtless be repeated each year.

The following appointments were made at our first meeting :—

*Chairman* : Mr. E. R. Wood.      *Treasurer* : Mr. J. R. Davies.

*Secretary* : Mr. W. H. Bryant.

Representatives to the—

*United Board*.....Mr. W. H. Bryant.

*Educational Committee*.....Mr. J. R. Davies.

District Associations—

*Gloucester and Hereford*.....Mr. R. R. Chappell.

*Brecon, Monmouth, & E. Glamorgan*..Mr. L. W. Richards.

*Mid-Glamorgan*.....Mr. J. R. Davies.

*West Wales*.....Mr. E. R. Wood.

During the Congress year eleven Board meetings have been held, at which the attendance has been as follows :—

Mr. W. H. Bryant .....	11
Mr. R. R. Chappell.....	10*
Mr. J. R. Davies .....	9†
Mr. L. W. Richards .....	11
Mr. E. R. Wood .....	11

\* Accident.      † Illness.

Much activity has prevailed in this section in the work of the societies, and has often taxed the capacities of the members of the Board to meet all requests for advice, guidance, and as speakers at one or other of the numerous functions held. Consequently, as a Board, we feel that the time has fully come when an additional member could render valuable aid in the fuller development of our work. Taking into account the great growth of trade, and bearing in mind the difficulties of communication in many parts of our section, we trust the Central Board and Congress will have no hesitation in deciding favourably on this point.

## ORGANISATION.

As reported last year, we now have four active and energetic district associations in full working order, and we are delighted, as a Board, to note the splendid work that is being attempted and achieved. Ground already won is being more thoroughly cultivated; consolidation of comparatively small societies is in the air; and the time appears to be nearly ripe for a combined forward move to extend our cause into the few towns yet untouched, and also into the more rural parts of the counties of Hereford and Gloucester, and also South Wales.

## EDUCATIONAL.

Each district association has appointed a member of its executive to act as correspondent for his district on matters educational, and we wish here to record our thanks to Messrs. Chappell, T. Jones, J. Rees, and S. Jones for their very great interest and assistance in this part of our work.

A joint meeting of these gentlemen and the Board was held to compare notes, and also to consider replies to a circular issued by the Board. This meeting was held in Cardiff on December 23rd, and after consideration of a tabulated statement with regard to educational funds, grants, committees, &c., it was decided—

That, with the present small number of separately elected educational committees existing, and the state of the work generally in the section, that, while we record our pleasure at the great improvement manifested by many societies, we feel that the time is not yet ripe for the formation of a Sectional Educational Committees' Association, but that we ask these gentlemen to do their utmost to keep this important side of our work before the notice of the societies in their respective districts.

We note a great increase in the general activity of lectures, concert-lectures, and public meetings; and also in the number of students taking up the study of book-keeping.

We regret that, partly owing to difficulty of attendance and partly, we fear, to a lack of interest on the part of the employes, we have failed again this year to establish a managers' training centre in South Wales. A centre has been well started at Gloucester, and we hope for a very good result.

Classes in co-operation are being carried on by a large number of societies, especially for the children.

Quite a number of choirs, adult and juvenile, have now been formed, chiefly as a result of the choral contest held in connection with the Swansea demonstration and exhibition. We trust this is only the beginning of what we hope may become a great attraction (through music) of our ardent Celtic enthusiasm for the advancement of co-operation.

## TRADE AND EXTENSIONS.

Almost without exception our societies continue to make satisfactory increases, and the year has been pretty well full of special events in the form of extensive new developments in branches, new premises, new bakeries, &c.

Our largest and oldest societies at Gloucester, Blaina, and Cwmbach still show remarkable progress, the latter society's latest development being the opening of splendid premises at Miskin (Penrhiwceiber). Blaina has much extended and improved the branch premises at Newbridge, and is now carrying through a large scheme of reconstruction at the central premises. Newport has stepped into the van, so far as South Wales is concerned, in the inauguration of a very complete dairy installation and milk supply—a venture which has turned out a complete success. Cardiff has taken a tremendous stride in the installation of a modern bakery, equipped with all the latest resources of scientific economy, in the shape of firing and machinery. This venture also, we believe, is going to be abundantly justified in a very short time. Seeing it has been erected at a cost of some £6,000, we trust the day may speedily dawn when the great army of trade-unionists in Cardiff, not yet members of the local society, may see it to be their truest interest to foster and strengthen both movements together.

New buildings have been opened in the Eastern Valley of Monmouthshire by Garndiffaith, Blaenavon, and Pontnewydd societies; while in Mid-Glamorgan District new branches have been opened by Ynyshir and Pontycymmer societies. Ton and several other societies are only awaiting a settlement of the coal trade troubles to go forward with large schemes of rebuilding and improvements.

In West Wales District we note with great satisfaction not only developments of existing societies, but a very general spirit of awakening and inquiry in many quarters, and we believe ere long there will be a mighty co-operative harvest to be gathered in that direction. The two societies at Swansea—Swansea and Cwmbwrla—have found it necessary to open branches to cope with the growing demand, while new premises have also been added by other societies, as further detailed in the district report.

## CONFERENCES.

Since last Congress, three sectional conferences have been held. The first was held at Cardiff on August 28th. Mr. J. R. Davies dealt at length with the programme of the Education Committee of the Union, explaining and recommending portions especially suitable for our attention in this section. After a full and interesting discussion on this and sectional exhibition affairs, the following resolutions were passed:—

- (1) That, in the opinion of this conference, the time has arrived when an educational association of committees should be formed, and with this object in view, urge upon all societies that have not yet done so, to form educational committees immediately.

- (2) That we send to each society, asking their opinion in reply as to whether the exhibition should be held annually or otherwise.
- (3) That a choral association be formed in the Western Section, consisting of the Sectional Board and one representative from each society maintaining a choir.

This first conference concluded with a very happy presentation meeting, marked by enthusiasm and great heartiness. Mr. J. F. James (Co-operative Wholesale Society, Cardiff), having occupied the unique position in our section of having been twice Congress secretary (Cardiff and Newport), and having in addition long been recognised as a valuable and whole-hearted co-operator and helpmate in the work of the Union, a most spontaneous desire was strongly expressed at the final meeting of the Newport Reception Committee that his splendid services ought to be honoured in some special manner. Accordingly, a circular was sent round to the societies (by direction of a small committee formed from the Reception Committee), which met with a most cordial response, and at this conference a very pleasing end was achieved. The presentation took the form of an illuminated address and valuable sideboard to Mr. James, and a gold bangle to Mrs. James, amid the warmest and sincerest encomiums from delegates present.

The second conference was held at Briton Ferry on October 23rd, when the subject of "Overlapping and Amalgamation," as dealt with in the Union recommendations, was introduced by Mr. Chappell. After being well discussed, the meeting unanimously decided in favour of a strong policy being adopted by the Union to insist upon all societies in membership falling into line on this matter, by either friendly agreement or by arbitration.

The third conference was held at Porth on February 19th, the chief subject for discussion being "Credit, and the Anti-Credit Committee and its Work," introduced by the secretary, our representative on this committee. Mr. Bryant gave figures *re* the movement as a whole, of the sections, and of our own districts. He also stated at some length the chief causes which appeared to obtain in our section, and suggested various remedies for gradual reduction and ultimate abolition of retail credit trading. He also pointed out that good work had been done in our section comparatively, seeing that our percentage of credit to sales had been substantially reduced in the last nine years, while the percentage for the whole movement had increased. Free discussion followed, practically all agreeing that retail credit was an evil, and approving of the idea of applying a strong and steady pressure towards reducing, limiting, regulating, and abolishing.

A special and largely attended conference was held in Cardiff on November 20th, by the Co-operative Insurance Society, when a very animated debate took place upon this much-talked-of topic. Delegates seemed very anxious to obtain as much information as possible for the guidance of their societies.

## CREDIT.

In addition to the conference mentioned above, each district executive has been asked to give special attention to this matter, and to endeavour to get into close contact with those societies which they may have reason to believe are not doing their duty in minimising as far as possible the evils of loose retail credit.

## OVERLAPPING.

Several serious cases of overlapping have been reported to this Board during the year, but we are extremely pleased to be able to report great success in the amicable settlement of nearly all of them, and we gratefully record our sense of the truly co-operative spirit shown by most of these societies in endeavouring to find a way out of, and over, apparently irreconcilable difficulties.

The following cases are reported to us as finally settled:—Blaina and Ebbw Vale, *re* Crumlin and Beaufort; Taibach and Aberavon, boundary fixed; Newport and Chepstow, boundary fixed; Ynyshir and Ynysybwl, boundary fixed. Other cases are still in a somewhat unsatisfactory condition, but the success of the above settlements afford us much encouragement for the future.

## SWANSEA DEMONSTRATION AND EXHIBITION.

Much time and labour has been expended by the members of the Board upon this matter, and after many conference talks it was decided to hold our first sectional exhibition at Swansea, as an area where it would probably be most beneficial. As the local societies were but weak, it was very necessary to get the whole section to support the venture, and recommendations were adopted that we should ask every society to subscribe one penny per member. Had every society responded on this basis, we should have had ample capital to carry out the exhibition without any second appeal. Also there were some items, such as the shield offered in the choral competition, which, of course, will not need to be repeated. By the generosity of a few of the societies that had already subscribed their full quota, the deficit is now practically met, but we feel we have not yet the hearty assurance sufficiently strong to go forward annually. We must get a further mandate from the societies.

The exhibition was held in the Albert Halls, from August 4th to 7th inclusive. On the opening day a choral competition was held in the Central Hall, the adjudicator being Mr. Harry Evans, F.R.C.O., of Liverpool. Seven choirs competed, the shield and first prize going to Newport, second prize and baton to Blaenavon. The pieces chosen for competition were—Chorus, "Lord, Thou alone art God" (*Mendelssohn*), and part song, "Lullaby of Life" (*Leslie*). Great interest was manifested in this, our first co-operative choral contest. The massed choirs afterwards assembled and rendered the

chorus under the baton of the adjudicator, in the Albert Hall, at the opening of the exhibition.

Mr. Lleufer Thomas (Stipendiary Magistrate) presided, and the exhibition was declared open by Mr. E. R. Wood to a packed audience.

Notwithstanding limitation of space, the exhibition was a complete success, and we believe has done a great work for Swansea and district. The local societies have felt a great wave of prosperity, and the number of inquiries and general interest taken in the surrounding district have convinced us of the wisdom of this mode of attracting the people to our cause. We sincerely hope that each district, in turn, may derive a similar impetus. The total cost is about £210.

#### GENERAL.

We again wish to thank all district workers who have so materially helped in the carrying on of our work, and all those societies which have entertained our conferences in such a ready and generous manner.

In conclusion, we feel confident that if the cloud in the shape of the disputed new "coal agreement" be dissipated, we shall see a great development of our cause in the Western Section.

E. R. WOOD, Chairman.

W. H. BRYANT, Secretary.

## REPORTS OF THE DISTRICT ASSOCIATIONS.

## No. 1.—GLOUCESTER AND HEREFORD, WITH PART OF WORCESTER.

## Executive Committee.

Mr. M. H. Perkins (chairman), Cinderford.	Mr. D. H. May, Cainscross.
„ H. Bridgewater (treasurer), Kemble.	„ G. Gooding, Hereford.
„ R. R. Chappell (sec.), Gloucester.	„ J. Fletcher, Lydney.
„ J. Blackwell, Gloucester.	„ G. Watkins, Pillowell.
	„ A. E. Price, Stroud.

We have pleasure in presenting our report for the year. Nearly all the societies in the district are able to report progress. We have carried on an active work by our conferences and public meetings. Our efforts in Coleford have borne fruit, and we are thankful to Cinderford for coming to the front and opening a branch. We had the pleasure of taking part in the opening ceremony in June last; the takings last December quarter were nearly £1,000. We are trying to make headway in Cirencester, and have had two public meetings in the old town. Kemble is deserving of success, but these old agricultural places need a lot of co-operative education yet. We are pleased to put on record that Stroud has joined the association and is taking an active interest, and also Bream and Upper Lydbrook have fallen in line. Co-operative classes for juniors and adults have been held at Gloucester. Mr. J. T. Laidler has had a managers' class and a book-keeping class at Stroud.

We visited Winchcombe at the request of some residing in the town, but we could not promise them that Gloucester would open a branch, so the question dropped.

Cainscross is erecting new buildings at Dursley, and Cinderford has opened new drapery premises and is also erecting a new bakery.

Gloucester, in July, 1910, will be celebrating the jubilee of the society, and is making preparations for the event that will be a credit to co-operation in "Ye Faire Olde Citye."

We have had five conferences during the year, six committee meetings, and eight public meetings.

The first conference was held at Hereford, Mr. Perkins in the chair. Mr. Bridgewater read Mr. Purdies' paper on "Depreciation on Stock and Fixed Stock," the general opinion was in favour of the paper, and also in times of prosperity extra depreciation.

Our next meeting was the election of officers, Mr. Perkins being re-elected as president, Mr. Bridgewater, treasurer, and Mr. R. R. Chappell, secretary.

The second conference was held at Pillowell, Mr. Perkins in the chair. Mr. Nugent Harris' paper on "Agricultural Co-operation and its Relation to Co-operative Distributive Societies" was read and well discussed, the subject was thought to be the burning question of the day, and that it was the duty of the farmers to go in for co-operation and for co-operators to help them.

The third conference was held at Kemble, Mr. Perkins in the chair. Mr. J. C. Gray's paper, "The System of Credit as Practised by Co-operative Societies" was read by Mr. Bridgewater. The discussion was in favour of abolishing credit, but the difficulty was that when once societies have given credit, it was not so easy to stop, and it became abused.

The next conference was at Cinderford, Mr. Perkins in the chair. Mr. J. C. Gray's paper on "Credit" was again discussed, and also the paper, "What is a Good Dividend." Both papers were well discussed. On the question of credit the delegates urged the importance of committees and members endeavouring to stamp it out.

The next conference was at Hereford, Mr. Perkins in the chair. Mr. R. R. Chappell read a paper on a "Leakage System for Co-operative Societies." This is a subject that should be more discussed and is of importance to societies, and, as was brought out in the discussion, that if societies had a good leakage system it would be beneficial to all concerned.

Public meetings have been held at the following places:—Cirencester (2), Kemble, Coleford, Bream, Hereford (2), Whitecroft, and addresses given by members of the association.

We again thank the Co-operative Wholesale Society for sending a director to each of our conferences, also the Gloucester Women's Guild, and the societies that sent delegates, and to the committee of societies where we have held our conferences for so generously providing tea.

The following is the financial statement for the year 1909:—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Balance brought forward from last year.....		15	19	4	By Conferences, Committee, and Executive Meetings.....		31	4	6½
„ Co-operative Union—Payment of Executive to Conferences and Committees .....		19	9	7	„ Public Meetings, &c .....		14	14	10
„ Subscriptions from Societies ....		25	14	6	„ Printing and Advertising.....		3	1	3
„ Co-operative Insurance .....		0	5	0	„ Visiting Wincombe .....		0	13	0
					„ Grant to Secretary .....		2	0	0
					„ Postage .....		1	0	2
					„ Attending Funeral—Mr. Warne ..		0	7	1
					„ Balance in Treasurer's hands ..		8	7	6½
		£61	8	5			£61	8	5

M. H. PERKINS, Chairman.

R. R. CHAPPELL, Secretary.

## NO. 2.—BRECON, MONMOUTH, AND EAST GLAMORGAN.

### Executive Committee.

Mr. S. Godfrey (chairman), Blaenavon.  
 „ Geo. Hopkin (vice-chairman), Tredegar.  
 „ J. Cowling (treasurer), Newport.  
 „ J. Evans (secretary), Tredegar.

Mr. Meth. Davies, Cwmbach.  
 Councillor J. Gale, Ebbw Vale.  
 Mr. T. Jones, New Tredegar.  
 „ Geo. Rogers, Blaina.

The past year, the last of the first decade of the 20th century, has been one of great progress in the co-operative field. Our association, which has linked together every society in the district, has been active and untiring in its efforts for the fuller realisation of the co-operative principles, and we are now beginning to feel that the object for which such an association was formed, namely, that of welding together the various units of the co-operative movement in our district, is now being attained. In the first place, then, we have to congratulate ourselves upon the fact that every society (within the Co-operative Union) in the district, without a single exception, is now a member of our association. It is scarcely necessary to point out the importance of this to the association itself, and the benefit to each society.

Again, our financial status is now such that we are in a position to undertake more propaganda work, one important feature of which during the last year has been the holding of public meetings at those places where conferences have been held.

There have been during the year five executive meetings, at which the arrangements for the conferences have been made, and four conferences. These latter have all been remarkably well attended, and much useful work has been done. Here all societies, through their delegates, have reported their progress and difficulties, and have received counsel, and many interesting papers dealing with practical problems of the co-operative movements have been read.

Many societies have undertaken extensive extensions, while others have embraced new branches of trade.

It is encouraging to mark the great efforts that have been put forward by well-nigh all societies in the direction of education. Some societies have arranged economic classes under competent teachers, others have inaugurated book-keeping classes among their employés, while public lectures have been given under the auspices of most societies. This is an important step, for it is to be feared that up till now the co-operative interest has been stayed with the establishment of stores and with dividend making, but we are now progressing, and realise that there is a more important side to co-operation—that which makes our movement a great factor in social reform.

During the year the four societies, Abergavenny, Cwmtillery, Merthyr, and Tre cynon, have become members of our association.

At the first conference, held at Llanbradach in April, the following officers were elected:—Chairman, Mr. S. Godfrey, Blaenavon; vice-chairman, Mr. G. Hopkins, Tredegar; treasurer, Mr. J. Cowling, Newport; secretary, Mr. John Evans, Tredegar. The following were appointed members of the executive:—Messrs. T. Jones (New Tredegar), Geo. Rogers (Blaina), J. Gale (Ebbw Vale), and Meth. Davies (Cwmbach); auditor, Mr. D. Evans (Tredegar).

The second conference was held in July at Abercynon, under the auspices of the Ynysybwl Society. Mr. L. Richards (Sectional Board)

addressed the conference on the knotty point of "Overlapping," and urged greater co-operation between the various societies. The secretary gave his report of the Newcastle Congress. At this conference an excellent paper was read by Mr. Jones (Llanbradach) on the "Leakage System." The paper was ably illustrated by use of the blackboard. In the evening a public meeting was held at the Workmen's Hall, Cilfynydd, under the presidency of Mr. Edward Williams, president of the Ynysybwl Society, when addresses were delivered by Messrs. L. Richards (Blaina), Jones (Llanbradach), and George Hopkins and J. Evans (Tredegar).

The third conference was held in October at Newbridge, under the auspices of the Blaina Society. The following resolution, which gave rise to much discussion, was ultimately passed:—

That we approve of the suggestion contained in the resolution passed by the Newcastle Congress for the prevention of overlapping by distributive societies, and agree to abide by the same.

The remedy proposed was arbitration, which caused the following to be added to the resolution:—

That no member of the United Board, who is a member of a Sectional Board where a dispute occurs, shall act as arbitrator. The discussion was conducted in an excellent spirit, and proved very helpful to all societies.

In the evening a very successful public meeting was held under the presidency of Councillor T. R. Pembro (Blaina), when addresses were delivered by Messrs. W. Bryant (Blaenavon) and J. Cowling (Newport). Solos were rendered by Miss Arthur and Mr. A. Williams (Newbridge).

The fourth conference was held at Aberaman, under the auspices of the Cwmbach Society, in 1910. An excellent paper was read at this meeting by Mr. W. Bryant (Blaenavon) on "Co-operation and the Poor outside." In his introductory remarks, Mr. Bryant pointed out that one of the aims of the founders of co-operation had been to abolish poverty. If, therefore, there are any barriers which prevent the poor from becoming members of our societies, then the object of co-operation had failed. The paper suggested many ways to induce the poor to join our societies. All entrance fees might be removed, all-round reduction of dividend might be agreed upon, and therefore a consequent reduction in prices of goods; or, again, the Sunderland experiment of opening stores in slum districts to supply the needs of the poor might be ventured upon. It was further suggested that the store should be made a sort of credit bank to help those of the poor who could not become members through being bound down by debt elsewhere. The paper was a thoroughly interesting one, and should lead to very fruitful issues.

In the evening a public meeting was held at the Co-operative Hall. Mr. Rees Phillip (Cwmaman) presided, and addresses were delivered by Messrs. M. T. Evans, B.A. (Carmarthen), D. Evans (Tredegar), and E. R. Wood (Western Sectional Board). The musical part of the programme

was supplied by the Cwmbach Society Juvenile Ladies' Choir, under the conductorship of Mr. Gwilym Evans. Solos were also sung by Messrs. M. J. Davies and L. Edwards.

Our best thanks are due to all those societies that have entertained the delegates at the various conferences, and for their assistance in holding public meetings.

The following is the financial statement for the year 1909 :—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Cash in hand beginning of the year .....	51	4 3	By Executive Meetings—February..	2	12 5
„ Societies' Subscriptions:—			„ „ „ June .....	2	6 1
Aberdare .....	2	17 5	„ „ „ August .....	2	14 8
Abergavenny .....	0	6 1	„ „ „ October ..	2	5 7
Abersychan .....	3	2 6	„ „ „ November.	2	14 9
Blacnavon .....	3	10 8	„ Conferences—Llanbradach .....	8	5 2
Blaina .....	10	2 1	„ „ „ Abercynon .....	10	17 5
Cardiff .....	4	14 2	„ „ „ Newbridge .....	9	9 0
Chepstow .....	1	0 0	„ „ „ Aberaman .....	10	3 5
Cwmbach .....	11	5 0	„ Educational Representatives....	1	7 9
Cwmbran and Pontnewydd....	0	9 4	„ Auditing Accounts .....	1	4 4
Cwntillery .....	1	15 9	„ Public Meetings .....	3	13 6
Dowlais .....	1	0 10	„ Printing Circulars, Posters, &c..	3	13 10
Ebbw Vale .....	3	10 10	„ Postage .....	0	11 9
Garndiffaith .....	2	1 10	„ Representatives to Congress ..	6	0 0
Llanbradach .....	0	16 8	„ Cash Book .....	0	1 9
Merthyr .....	0	10 0	„ Cheque Book .....	0	2 6
Newport .....	7	4 0	„ Cash in hand .....	64	4 2
New Tredegar .....	1	7 0			
Penarth .....	2	0 1			
Senghenydd .....	1	5 5			
Trecynon .....	0	14 10			
Tredegar .....	2	14 0			
Treharris .....	1	7 1			
Troedyrhiw .....	0	16 8			
Ynysbwl .....	2	0 7			
„ Co-operative Insurance Society..	0	5 0			
„ Western Section .....	14	6 0			
	£132	8 1		£132	8 1

Audited—  
D. EVANS.

JOHN EVANS, Secretary.

### No. 3.—WEST WALES.

#### Officers and Executive Committee.

<i>President</i> .....	Mr. J. Eager, Burry Port.
<i>Vice-President</i> .....	Mr. T. Stroud, Resolven.
<i>Treasurer</i> .....	Mr. Sl. Rees, Swansea.
<i>Secretary</i> .....	Mr. Sl. Jones, 16, Stanley Road, Skewen, Neath.
<i>Auditor</i> .....	Mr. H. Howells, Cwmbwrla.

#### Executive Committee.

Mr. E. Hopkins, Pontardulais.	Mr. Joseph Davis, Productive Federation.
„ Iestyn Williams, Ammanford.	
„ David Davies, Briton Ferry.	

During the period under review the association has met in quarterly conferences, and the executive committee at regular intervals, to deal with matters of urgency. The rules of the association have been revised and brought more up to date. New premises have been opened at Burry Port,

Pontardulais, drapery branch for Llanelly Society, branch at Fforestfach for Cwmbwrla Society, branch at Rhiwfawr for Cwmllynfell Society, and a new branch in course of erection at Cwm-Mawr for the Pontyberem Society, thus opening up a large co-operative desert. In each case the opening ceremony has been attended by large numbers, and at the usual teas and public meetings which followed great enthusiasm prevailed, which is a true indication of the growth that is to follow.

The district education representatives have met the members of the Sectional Board, and arrangements have been made for the holding of district conferences to avoid clashing of dates. By such means better representation of Sectional Board members at such conferences has been secured.

On March 27th, 1909, a conference was held at Gorseinon (the branch of the Pontardulais Society). This was the date originally fixed for the holding of the annual meeting, but in order to be in line with the end of Congress year the appointment of officers and executive committee was deferred until the first meeting after Congress.

The executive committee have also had under consideration the question of visiting the committees of societies for the purpose of explaining more clearly the principles of the movement and the objects of our association. In several instances this work has been accomplished, with the result that additions have been made to the membership of the association.

The annual meeting was held at Swansea on June 19th, 1909, when the above-mentioned officers and executive members were duly elected for the ensuing year.

Mr. Samuel Jones was also elected as representative on the Sectional Education Committee, and Messrs. J. Eager, Iestyn Williams, and Samuel Jones were elected to serve on the joint committee of distributive and agricultural societies.

At the close of the business a very interesting paper was read by Mr. Samuel Jones (Skewen) on "The Duties of Members towards their Societies," which was followed by a good discussion.

On September 18th, 1909, a conference was held at Swansea, when the subject for discussion was "Overlapping and Amalgamation." An excellent lead was given by Mr. J. Eager (Burry Port), upon the suggestions issued by the Co-operative Union, and instanced several districts where the adoption of an amalgamation scheme would prove of great advantage to the movement generally. The discussion was enthusiastically taken up, and a resolution in favour of the suggestions was unanimously adopted.

On December 18th, 1909, a conference was held at the premises of the Burry Port Society, the subject under consideration being "Congress Expenses and Contributions to the Union." Mr. Samuel Rees (Swansea) very ably introduced the subject, and emphasised the fact that where each member in the movement derived equal benefits the responsibilities should also be in the same ratio. After a very interesting discussion a resolution was unanimously adopted in favour of an inclusive contribution of 1½d. per member towards Congress expenses and contributions to the Union.

During the year an entirely new feature in propaganda work has been instituted by the arrangement of meetings at convenient centres for members of committees exclusively, to hear addresses from eminent co-operators. The first of these meetings was held at Llanelly, and the second at Swansea, and very able addresses on the "Duties and Responsibilities of Committeemen" were delivered by Messrs. H. J. Wilkins and J. Johns (members of the Co-operative Wholesale Society's Board) respectively.

Both meetings were well attended, and very sound advice was given by both speakers. The thanks of the association are due to the Co-operative Wholesale Society's Board for readily providing such able exponents of the principles of the movement.

This arrangement has already borne good fruit, several committees having put the suggestions into effect, and the proposed interchange of visits between members of committees of societies in the district will be the means of extending it still further and tend towards better progress in the future.

Considerable interest has been shown in connection with the sectional exhibition which was held in Swansea during Bank Holiday week. The opening ceremony was performed by the chairman of the section, Mr. E. R. Wood, and presided over by Mr. D. Lleufer Thomas, stipendiary of Pontypridd, the building at the time being taxed to its utmost capacity.

A very successful choral contest was also held in connection with the exhibition, which attracted seven choirs, composed of members of co-operative societies in South Wales and Monmouthshire, and the much coveted shield was won by the Newport choir after a very keen competition.

The exhibition was attended each day by large numbers, and the increase recorded in the membership of the societies in the surrounding district is ample proof of the good done by such an institution.

Reference must also be made to the splendid services rendered by the joint committee of the distributive and agricultural societies. A very comprehensive report of the work done since the conference held at Pembroke Dock, on June 20th, 1908, has been compiled and presented at a joint conference held at Carmarthen on October 30th, 1909. H. Jones Davies, Esq., J.P. (Glyneiddan), president of the Carmarthenshire Dairy Farmers' Association and ex-chairman of the Carmarthenshire County Council, presided over a very representative gathering of distributive and agricultural societies from West Wales and Monmouthshire, which included Messrs. J. Johns (Co-operative Wholesale Society's Board), J. F. James (Cardiff Co-operative Society dépôt), W. H. Bryant (Sectional Board), Walter Williams and A. Turner (Agricultural Organisation Society organisers). After a lengthy discussion, further steps were deferred pending the decision of the joint conference of representatives of the Co-operative Union, wholesale societies, and the joint board for trade and organisation.

The principles of co-operation in the very large district covered by our association are extending in all directions. Special efforts are being made

to amalgamate some of the western societies so as to enable them to establish branches in the towns and populous villages throughout the growing colliery districts of Carmarthenshire.

It is also gratifying to note that co-operation in agriculture is making excellent progress in West Wales, chiefly due to the effective propaganda work carried on by the Agricultural Organisation Society, assisted by the joint committee already mentioned. We therefore look to the Co-operative Union for more effective aid in the near future in our efforts to carry the principles of co-operation further afield, and by the joint efforts of the distributive and agricultural societies the two wings of the co-operative movement will flourish together by means of joint conferences, in which this association desires to render effective work, but this can only be done through a greater concentration of effort on the part of the central bodies.

Throughout all the conferences the interest in the movement has been well maintained, and the excellent reports from delegates as to the work done by their respective societies augurs well for the future of the West Wales District.

The following is the financial statement for the year 1909:—

	Receipts.	£	s.	d.		Expenditure.	£	s.	d.
To Balance Jan. 9th, 1909 .....		12	2	7	By Conferences .....		14	2	5
Alltwn and Pontardawe Socy. ....		5	1	0	" Executive Meetings .....		6	8	7
Swansea Society .....		2	1	8	" Rent of Rooms for Meetings .....		0	10	6
Clynderwen Farmer's Association .....		0	10	6	" Delegation to Sectional Educational Committee at Cardiff .....		1	17	6
Co-operative Insurance Society .....		0	5	0	" Delegation to Joint Conference of Agricultural Societies—Cardmarthen .....		3	1	1
Resolven Society .....		0	19	0	" Delegation to Aberavon .....		0	12	6
Glyn-Neath Society .....		0	7	0	" Delegation to Cwmllynfell and Glyn-Neath .....		0	13	0
Lower Cwmtyrch Society .....		0	4	0	" Postages .....		0	14	4
Neath Abbey and Skewen Scty. ....		1	14	6	" Printing and Stationery .....		1	11	6
Cwmbwrla Society .....		2	0	10	" Balance, December 31st, 1909....		12	5	7
Pontardulais Society .....		1	5	0					
Amanford Society .....		1	5	0					
Co-operative Union .....		14	0	11					
					Audited— H. HOWELLS.				
		£41	17	0			£41	17	0

Audited—  
H. HOWELLS.

SAMUEL JONES, Secretary.

No. 4.—MID-GLAMORGAN.

Executive Committee.

Mr. J. M. Jenkins (president), Pontrhydyfen.	Mr. D. L. Jones, Cymmer.
„ W. Exley (treasurer), Nantymoel.	„ A. Williams, Mid-Rhondda.
„ John Rees (secretary), Penygraig.	„ W. J. John, Glycorrwg.
„ E. J. King, Pontycymmer.	„ J. Jones, Ton.

The executive committee have great pleasure in submitting to you the second report and balance sheet, and warmly congratulates the various societies in the association on the progress made by them, a healthy state

of affairs being evident on all sides, with a decided promise of continued progress.

The executive committee have held four meetings, and four conferences have taken place.

Particulars of the conferences and the papers read therein are as follows :—

1909.	Society.	Subject.	Introduced by
Mar. 13 ....	Penygraig .....	Organising and Financing of Future Congresses.	Mr. J. R. Davies (West. Sec. Bd.).
June 19 ....	Nantymoel ....	Duty of the Individual Member to the Co-operative Movement.	M W. Exley (Nantymoel).
Sept. 25 ....	Pontycymmer ..	Should the Co-operative Movement join the Labour Party.	Mr. D. Griffiths.
Jan. 15, 1910	Pontrhydyfen ..	Mission of the Co-operative Movement.	Mr. J. Thomas (Pontrhydyfen).

The progress made by the societies up to the present has been rapid. Many of the societies, in view of the uneasiness and doubt caused by the uncertain state of affairs in the coalfield, have wisely refrained for the present from carrying out projected extensions of premises. In the happy event of matters resuming their normal condition in the coalfield, everything will be in readiness for proceeding with the work and still further progress will be certain.

It is interesting to announce that Pontycymmer Society is opening a branch at Kenfig Hill, and Ynyshir and Wattstown Society has extended its operations to Treforest. The results of running this branch on strict cash trading will be watched with great interest.

The educational movement is spreading, and it is noted with great pleasure that two societies have this year formed educational committees, and the usual procedure of devoting a certain percentage of profits to the movement has been adopted. These societies are Ynyshir and Cymmer. The committee of the latter has purchased a cinematograph in order to entertain the juveniles. The other societies that have their educational funds are to be congratulated upon their increased activity. By means of classes and various other methods they are doing admirable work with pronounced success.

Two societies are alive to the value of music to the movement. Ton Society has recently staged a performance which was highly appreciated by the public. The Ynyshir Society, through its active women's guild, has produced a children's performance.

The formation of women's guilds is, it is thought, a question that societies might with advantage pay attention to.

The association has held twelve propaganda meetings through the district during the winter, and these were attended by an encouraging measure of success. Several societies have also been very active in this respect.

The committee again beg to thank the societies for their very encouraging support in its efforts, and hopes for the continuance of their interest in its proceedings, and recommends that all societies in the association should give opportunities, and see that delegates deliver reports of conferences.

The following is the financial statement for the year 1909 :—

Receipts.	£	s.	d.	Expenditure.	£	s.	d.
To Cash in hand .....	4	9	9½	By Conferences, Delegates' Fees ..	11	17	9½
„ Aberavon Society .....	1	0	0	„ Executive Fees (Executive Meet-			
„ Abergwynfi Society .....	1	0	0	ings only) .....	5	4	3
„ Blaengarw Society .....	0	4	6	„ Delegate to Newcastle Congress	4	0	0
„ Caerau Society .....	1	0	0	„ Propaganda Speakers .....	10	14	0
„ Cymmer Society .....	0	13	4	„ Hire of Halls and Printing			
„ Glyncorrwg Society .....	0	11	6	Posters .....	8	9	7
„ Mid-Rhondda Society .....	2	10	0	„ Printing and Stationery, .....	1	1	8
„ Nantymoel Society .....	3	8	8	„ Delegates to Western Sectional			
„ Penygraig Society .....	1	10	0	Board Meetings .....	1	1	3
„ Pantdu, Cwmavon Society .....	0	11	0	„ Postage and Commission .....	1	17	3
„ Pontycymmer Society .....	2	2	0	„ Refunded to Treasurer Western			
„ Pontyrhyl Society .....	0	5	10	Sectional Board .....	0	2	0
„ Ynshir and Wattstown Society ..	0	17	6				
„ Ton Society .....	4	0	0				
„ Co-operative Insurance Society ..	0	5	0				
„ Executive Fees, per Western							
Sectional Board .....	13	2	1				
„ Printing Posters, &c., for Propa-							
ganda Meetings .....	8	9	7				
„ Postage for Secretary .....	1	7	0				
	£47	7	9½		£47	7	9½

JOHN REES, Secretary.



## DISCUSSION ON THE REPORT.

### SMALL HOLDINGS.

(See Report 7, page 70.)

Mr. W. J. DOUSE (Midland Section) said he had been asked to propose the following resolution :—

That, in view of the interest shown at several previous Congresses, and the emphatic resolutions of approval passed thereat, in regard to the provision of small holdings and allotments for those who desire to work on the land and cultivate it as an occupation and employment, and seeing that an Act of Parliament has been duly passed giving power to county councils to obtain and let out land for such purpose, it is regrettable that so few co-operative societies have sought to take advantage of the Act and thus obtain land for cultivation by their members. The Congress urges all societies, which exist in suitable districts where agricultural land can be obtained, to make application under the Act for allotment of land, and to make such slight alteration in their rules as may be necessary to enable a society to carry on a small holdings department.

He felt sure very few words were needed to ensure the unanimous adoption of the resolution. One might imagine from the terms of the resolution that co-operators were a little slow in assessing the force and potency of their people going back to the land, but he thought the figures published in another portion of the report contained absolute proof that co-operators were not slow to assess the value of the cultivation of the soil. They, as co-operators, knew there were great difficulties in obtaining possession of land, either by purchase or on rental; hence there might be some excuse for societies which had not taken advantage of the new Act of Parliament. But they would see from the report that the Wholesale and the distributive societies were in possession of 10,000 acres, either by purchase or on rental, and that the profits more than balanced the losses. He had, however, to ask societies that had branches in agricultural districts, and which could find seven or more men desirous of taking up the cultivation of the soil, to give them every assistance. This they could do by amending their rules. He had no desire to waste their time further. Co-operators were a band of men and women working together for the uplifting of society, and he believed they could do much good by taking possession of and cultivating the soil.

Mr. A. J. BROWN (Addlestone) said that two years ago at Newport he mentioned the fact that they were attempting to get some land at Addlestone from the Surrey County Council, but they could not get them to move. A short time ago, they were congratulating themselves on what they had done, but he noticed that Alderman Thompson, who was a great man on

small holdings, had said that they were congratulating themselves too much. He thought it was necessary that a great Congress like that at which they were present should do something to force the hands of local authorities that were lagging. Their Small Holdings Association would have to cease unless they could get greater encouragement. Two years ago, their friend (Mr. Williams) saw him (the speaker), and he (Mr. Williams) said that something would be done. Mr. Williams was not present at the moment, but he hoped that he would take up the matter and push it on.

Mr. R. HOULDSWORTH (Churchtown) was of the opinion that the co-operative movement might do something to press upon the minds of local bodies to make more use of the powers of the Small Holdings Agricultural Act. They had plenty of opportunity in the movement to dispose of produce, if provisions were made for agricultural effort. By a little organisation they would not only get people back to the land, but they would help to solve the great unemployed problem.

Mr. J. J. WORLEY (Plympton) said they were undoubtedly in accord with the resolution, and they all deplored the slow development that had ensued after the passing of the Act. But he submitted that there were some difficulties that confronted the adaptation of the Act to co-operative principles. By the application of their principle the Act would go on, but it could not be developed to any extent. His society had had the matter under consideration. Small societies were handicapped in the matter through want of capital. He thought there ought to be proper assistance organised from credit banks to help this desire to get back to the land. They had the men and the desire. If the principle of the credit banks were more fully explained and brought to the notice of small agricultural societies, the progress of the Act would be much more rapid than now.

The resolution was carried.

### CO-OPERATIVE INSURANCE.

(See Report 8, page 71.)

Mr. J. GARD (Plymouth Printers) congratulated the Union on the unusually high level maintained in the preparation of the report. It was, therefore, all the more difficult for him to explain the matter he wished to bring before the notice of Congress. There was a paragraph in the report on co-operative insurance, and he thought it would be more complete if the statement contained the work of co-operative insurance carried out by the Co-operative Wholesale Society and retail societies. The only information given was that of the figures of the Co-operative Insurance Society. It would be wise to include this, of course, but he thought it hardly wise to belittle the accomplished work of the movement by not including the insurance funds possessed by co-operators in the Co-operative Wholesale Society and the retail societies. His own store had a matter of £10,000, and he believed the Co-operative Wholesale Society had accumulated funds of three-quarters of a million.

Mr. T. ALGAR (Hull) asked if the Union was taking steps to ascertain the amount of insurance business of the movement which went to outside insurance offices, and whether a record of the same would appear in future reports ?

Mr. J. H. BATE (Stratford) supported this, and said the question asked was a very important one. Co-operators should have a proper knowledge of the insurance done by the movement. They knew that there were some large insurance funds which they should embody in these figures. From the information given, it was absolutely impossible to tell what amount of insurance was done inside, and how much outside, of the movement. The large societies also had insurance funds of their own ; they did insurance for their members, and the Co-operative Union should get figures from those societies.

The PRESIDENT said that attempts had been made to get this information, and he appealed to delegates to see that their societies filled in the forms that were sent out, and thus enable the Union to get the figures.

### CO-OPERATIVE JOURNALS.

(See Report 9, page 72.)

Mr. J. DAVISON (Northern Section) wanted to offer a suggestion to the directors of the *Co-operative News*, the paper which claimed to be the organ of the movement. Some time ago he wrote them offering a similar suggestion, which was concerned with the supplement which had just been issued. With the supplement itself he had nothing to find fault, for the simple reason that he had not had an opportunity of perusing it. His contention was that the supplement, whatever its merits might be, was comparatively useless to the vast majority of the members present. It ought to be issued earlier, so as to give the delegates an opportunity of reading it previous to their visit. He considered the directors of the Newspaper Society had missed a splendid opportunity, seeing that Congress was being held in the historic town of Plymouth.

Mr. S. BLAKEBOROUGH (Newspaper Society) explained that it was usual to issue the supplement a fortnight previous to Congress, but this year they issued it on the Thursday before Congress, to give the matter fresh to the delegates as they visited the town. If the delegates wanted it a fortnight earlier they could have it. He hoped they would all endeavour to push the circulation of the *News*, and send it to 200,000 per week instead of 80,000.

### COMMITTEE ON EDUCATION.

(See Report 18, page 79.)

Mr. J. C. KENWORTHY (Stocksbridge), speaking as secretary of the Co-operative Secretaries' Association, said he wished to take the opportunity of publicly thanking the Education Committee for the work they were doing, and the help they were giving to secretaries. The Secretaries' Association was

formed for the purpose of making the secretaries thoroughly efficient, and so benefiting the co-operative movement. The Education Committee and the Association had worked well together. On the suggestion of the Association, a joint Examination Board for secretaries' classes had been formed, whose certificate would entitle the holders to join the Association. They had no criticism to offer—nothing but congratulations and thanks.

Mr. J. SHARPLES (Blackburn): Will the chairman of the Education Committee say what was the nature of the request referred to in the "Educational Causerie" of the *Co-operative News* as having been refused by the Co-operative Wholesale Society?

Mr. W. R. RAE said he was glad Mr. Sharples had raised the question at that point, as it was not one that could be dealt with at the educational meeting the following night. The Education Committee requested the Wholesale to equip for them small laboratories at each of their chief centres. They asked them to offer for competition three annual scholarships of £10 each. They requested them to give permission for the students in the managers' classes to visit, under the guidance of the managers and of a teacher, any of the society's mills and factories, to complete their training as managers. They asked them to give a bronze or gold medal annually for the best and most successful manager in the honours stage of the movement. They also appealed for a considerable grant of money to enable them to carry on the work of training co-operative employés. The answer they got was that the directors could not consider the matter at present, but would probably do so when the new central premises of the Union were erected.

Mr. R. J. DAVIES (Manchester and Salford) said that the State granted certificates to servants and paid extra wages according to the merit of the certificate. He wanted the co-operative movement to do the same. Municipalities carried this out with respect to the teaching profession. Mr. Davies also requested that the apprentices and junior employés should be allowed time off to attend classes. It was in the interests of the movement to encourage its employés.

Mr. J. H. BATE (Stratford) asked whether any attempt had ever been made to get the general committees of some of the northern societies into a sense of their responsibilities towards all their employés; and would not the Education Committee be doing some good in trying to persuade the general committees of these societies that it was their bounden duty to have all their employés under their own control, instead of subletting their portion of their responsibility to the managers of branches.

Mr. W. R. RAE said the Education Committee had no right or power to enter into any arrangement with general committees as to how they should manage their employés. They had, however, on many occasions tried to persuade general committees that all employés ought to be directly under their control.

Mr. T. ANDERSON (York) inquired whether anything had been done in regard to the new text book.

Mr. J. A. THOMAS (Egremont), as a co-operative secretary, and as a student, expressed his sincere thanks to Mr. A. Wood for his book, "The Co-operative Secretary." He had found it a thorough and efficient guide for the would-be secretary, and a *vade mecum* to the secretary who had already started work. To all who worked for the movement, and who had a desire to increase their knowledge of finance and book-keeping, and all those other details which made management successful, that book was invaluable; and when the history of the movement came to be written, that book would be found to have played no small part in the development of that side of the movement.

Mr. W. STEVENSON (Cinder Hill) said he had got up for the purpose of making a suggestion to the Central Education Committee to try to identify themselves with a movement which was identical with themselves, as it had for its object the thorough education of the working classes. He referred to an educational institution which was backed up by the younger bloods in the United Labour movement. They had seen how stress was laid upon Ruskin College in connection with the co-operative movement. As a trade-unionist he had spent nine months at Ruskin College in 1908. So far as his observation went, no man who sincerely pointed out to the working classes the road upon which they had to travel and by which they were going to secure their emancipation would be favoured by those University dignitaries who represented, not Labour—there was no middle line of salvation for the working classes—but who represented the upper classes and upper-class economic theories. The co-operative movement should throw itself into line with working-class authorities, by identifying itself with the teaching of such theories of sociology and economics as they found in the trade-union movement and as they found in the Central Labour College started last August in Oxford. This college, the speaker pointed out, had the support of men like Joseph Poynter, M.P., and Will Thorne, and one of the noblest men that ever entered Oxford—Mr. Denis Hird.

A DELEGATE at this stage rose to a point of order, and the President warned the speaker that he was treading on dangerous ground.

Mr. STEVENSON thereupon drew his remarks to a close.

Mr. F. MADDISON (Blackpool Printers) said that no more false note could be struck in the Congress upon education than the one to which they had just listened. The Workers' Educational Association, as he understood it, started out on a journey to find the truth. It was not associated with any particular political body. The college defended by the previous delegate belonged to one school and one school only, and if the Congress gave sanction to the advice tendered by the last delegate it would strike a blow at Ruskin College, in connection with which one of the promoters was a sound co-operator; he alluded to Mr. D. J. Shackleton, M.P. Therefore, the Congress had no right of any sort whatever to recognise any institution of any character which was definitely associated with any particular set of economics and political doctrines, whether they be Liberals, Tories, or

Socialists. The Workers' Educational Association was clear of all, and it ought to command their undivided attention.

Mr. D. MCCARTHY (Leicester) said he was afraid that Congresses were given too much to individuals, whilst too little time was devoted to principles. He was not present to qualify any individual; he believed in principle, and notwithstanding the name of Mr. Maddison, he would say, in regard to working-class ideas, there was a right side and a wrong side; there were working-class economics and capitalists' economics. In politics, the two ideas of the rich and poor—the possessed classes and the dispossessed—were absolutely antagonistic. Mr. Maddison represented a dying cause in this movement.

Considerable confusion arose out of Mr. McCarthy's last expression, and there were loud cries of "Withdraw." He endeavoured to continue his speech, but the President ruled him out of order.

The PRESIDENT: You are absolutely out of order. I think it will appeal to you that you have made an unbearable remark, and I think it would be the best for the government of the meeting if you were to withdraw it.

Mr. MCCARTHY: I have said nothing personal.

The PRESIDENT: You have.

Amid further cries of "Withdraw," Mr. McCarthy resumed his seat.

Mr. A. MANSBRIDGE (London Tenant Co-operators, and secretary of the Workers' Educational Association) said that no one regretted more than he did the tone and direction the discussion was taking. He had not one word to say in reference to the Ruskin College, and their representatives had every right to come and make appeals at the Congress. But he did object to the insinuation that the Workers' Educational Association was allied to any one school of economics. The association was free of any political or economic party, and all they endeavoured to do was to get at truth, and unite all the various elements which could be brought to bear upon important questions of the day.

Mr. J. WILSON (Scottish Wholesale Society) said he would not have spoken but for certain remarks which had been made in reference to Ruskin College. He had been to the college on a mission of inquiry, and it was his opinion that the educational system in vogue there was not of a satisfactory nature. He recognised that the time had come when they should differentiate between the economics of the working-class section of the community and the economics of the capitalistic section of the community. Up till now their economics as workers had been dominated by men whose natural instincts led them to look at things from a different point of view to their own.

Mr. J. KELLY (Central Conference Association, Scottish Section) said that no more false note could have been struck than the one now suggested. He submitted that Mr. Maddison was a dogmatist. The only remedy for the existing evil was for co-operators to take over the educational machinery

in their own hands, and educate the people in a way that would uplift humanity, that would make men and true citizens.

Mr. W. R. RAE said he would not answer to the discussion on the Labour College, which he considered had been out of order. He would say this, though, that the Central Education Committee had never refused help, advice, countenance, and support to any body that was teaching any side of the truth, so long as it was truth. In answer to the other questions, they must remember that he was replying in a two-fold capacity—as Rae the co-operator, and as the spokesman of the Central Education Committee. As a co-operator, he would say to societies that their duty to the employés had by no means finished when they had paid them their wages. When a man had made himself a better man by careful study, the committee were getting better service, and they ought to pay for it. But, as a Central Education Committee, they had no right of entry to the relationships of societies and their employés. They could only advise, suggest, or issue pamphlets and hold conferences. He thanked Messrs. Kenworthy and Thomas for their remarks respecting the committee's work. What Mr. Thomas had said about the text book he (the speaker) believed to be true. The book had been of value to committees as well as to secretaries. Mr. Anderson asked a question with regard to a text book, and he supposed he referred to an intermediary text book for use between the junior and adult co-operative classes. He might say that they had decided to have such a book when the pocket would stand it. He also added that the work they were discussing was the work of a national committee, and it cost the movement less than what it cost in some societies to keep one educational department going. They never cost the Union more than £600 per annum. Either their want of criticism, or their kindness in not criticising at all, was due to the fact that they were going on the right lines, or they did not think about them at all. He believed they had nothing to fear. Their course was clear, and their policy was right.

#### JOINT PROPAGANDA COMMITTEE.

(See Report 19, page 89.)

Mr. E. TRUSCOTT (Plymouth) called attention to the small and insignificant report of the Joint Propaganda Committee. He suggested that, having regard to the importance of propaganda work, much more valuable work might have been done. They had only had one agent for the whole country, and consequently he could not stay in one place more than a certain length of time, which was usually very short. He maintained that a trained band of men ought to be got together for this work. Many organisations had vans on the road and lantern entertainments at suitable times, which had a great effect in forming public opinion. So far as the onward march of co-operation was

concerned, they would add considerably to the membership if they had a number of men going about the country. He would not like his remarks to be considered as a reflection on the man employed. It was impossible for one man to be able to tackle the whole of the United Kingdom, as a canvassing agent.

Mr. A. J. BROWN (Addlestone) had been asked by a southern conference association how it was that the agent could not be sent to London. They could do with one badly, and he suggested that if a man was sent down to the smaller villages outside London, he could give considerable help to societies in difficulty. He hoped they would consider the question of appointing more agents for propaganda work.

Mr. W. G. WARREN (Grays) said he thought they often left the propaganda work too much to the women. It had also struck him very forcibly that there were a lot of men in the movement with enthusiasm, which could not be used because there was no organised method of making use of it. He therefore advised that organisations should be formed which would be of benefit to the movement and to the educational authorities of the movement. He was referring to what were known as men's guilds, which, where formed, would give good results.

Mrs. F. STEIN (Birmingham Industrial), replying to the last speaker, suggested that if the women's guilds were given a chance to help in the propaganda work, the movement would get more material help than it would get from men's guilds.

Mr. W. R. JACKSON (Edmonton) referred to the remarks of the gentleman who had advocated men's guilds. He went on to say that in his society they had six women's guilds; but

The PRESIDENT intervened to say that he did not know that that had anything to do with the subject under consideration. If the delegates would speak to the subject before them, and not discuss what they did in this or that society, they would get on better.

Mr. W. R. JACKSON, continuing, said he only wanted to make his position clear. If the propaganda work were divided between the men and women of the movement, it would not be done properly. If they had guilds, and had a propaganda council, where men and women met for propaganda work, they would find that very successful. It would be a mistake for propaganda work to be left to men and women separately. It could be done more successfully by joint action. They were all equal in the movement. Propaganda work was at the bottom of the success of the movement; the work must be carried on day by day and week by week, and he suggested to all societies that they should have councils composed of members—men and women—so that this work might be more effectively done.

Mr. J. PENNY (Sheffield and Ecclesall) said the whole question of propaganda was the question of how to advance the co-operative movement. They wanted a bigger membership for existing societies, and a bigger trade from

members of existing societies. They heard a great deal of talk about educational work and propaganda, but he feared that sometimes they had too much talk. The movement's success would be multiplied if they had more efficiency from every point of view. By the efficiency of the movement from the business point of view, they must hold their members and keep them loyal to the movement. They had continued appeals to members for their loyalty, and the Co-operative Wholesale Society was always asking the retail societies to be loyal. There was too much talk about loyalty. With all their resources and their membership they ought to be in a position to command loyalty. They should not have to expect a single co-operator to-day to make a single halfpenny of sacrifice for the movement. With the resources of the movement, they should be gaining advantages all along the line. The truest kind of propaganda work they could do would be to smarten up their societies, improve their efficiency, and make it impossible for people to stand aloof from the movement. They wanted more energy and efficiency on the part of the management committees, and they wanted not only work from the employés, but they wanted their enthusiasm, too; and they wanted to develop a good spirit and relationship between the employés and the management committees. The committees and the employés ought to be in closer touch than they were to-day, and he added that the committees should be alert to take advantage of suggestions from employés.

Mr. S. R. FOSTER (North-Western Section) thought that the movement should use the organisations it had. They had the sectional boards and district associations, and if they put these into working order, they could carry the co-operative movement to every village in the United Kingdom. If they would all be missionaries in that grand movement, and if they would all do their part, they would bring the movement into every district.

Mr. J. SHILLITO (chairman of the Co-operative Wholesale Society) replied to the discussion. He said: The Co-operative Wholesale Society granted £2,000 for the founding of new societies. If you will look through the list you will see that some societies have been founded through propaganda supported by this fund. But year after year the fund has become more and more contracted. During the past year there has not been a single society founded by this fund. But the Co-operative Wholesale Society were quite willing, when this agent was appointed, to pay half of his expenses to assist societies in trouble. Some societies will allow members to take out stuff on credit nearly as much as is equal to their share capital. What kind of efficiency in management had you there? As our friend over there said, you need efficiency. You have a district association taking this matter in hand, as well as the Central Board, and then over and above that you have the women's guild. If you want the Union to provide additional agents, providing they have the funds in hand, I am sure they will do it. Some societies wanted very much help. The work, however, was being done economically and inexpensively, and the Union have only half of it to pay.

## JOINT PARLIAMENTARY COMMITTEE.

(See Report 20, page 90.)

## INDUSTRIAL AND PROVIDENT SOCIETIES ACT.

Mr. R. A. ANDERSON (Irish Agricultural Organisation Society): I want to know if the committee and the Congress have considered whether the Bill now before Parliament will apply to Ireland and Scotland as to England.

The PRESIDENT: What Bill are you referring to?

Mr. ANDERSON: The Industrial and Provident Societies Amendment Bill. As far as Ireland is concerned, we have had no opportunity of considering the amendments which have been proposed. I think, in a case like this, all the three countries should take action and ought to take action; and if not too late, I should ask this Congress to call a joint meeting of representatives of the different countries.

Mr. S. BLAKEBOROUGH (Co-operative Newspaper Society): In the neighbourhood where I come from (Burnley) the Chamber of Commerce has taken it up.

Mr. TWEDDELL (Co-operative Wholesale Society, and chairman of the Parliamentary Committee) moved the following resolution:—

That the Government be requested to give facilities to allow of this Bill being passed during the present session of Parliament, seeing that the clauses of the Bill have been arranged to meet the requirements of the various Government Departments concerned, and there is nothing in the Bill which is likely to be contentious.

He said the Bill had been prepared by the Parliamentary Committee for the purpose of making certain amendments in the law which experience had demonstrated were desirable. It was the result of a series of conferences with the Chief Registrar, at which his suggestions were carefully and sympathetically considered, and, wherever possible, adopted. The Inland Revenue and the Treasury have also been consulted in reference to the provisions of the Bill. Consequently, the Parliamentary Committee thought they might reasonably ask the Government to lend its assistance in introducing and passing the Bill through the House of Commons. They were of opinion that by leaving the Bill in the hands of the Government it would have a better chance of passing than if it were confided to a private member.

A DELEGATE in the body of the hall, who did not give his name, seconded the resolution, which was carried.

## EMBARGO ON CANADIAN CATTLE.

Mr. R. HOULDSWORTH (Churchtown) said the question of Canadian cattle was of the greatest importance to the co-operative movement, and they wanted to press upon the Government the urgency of removing the restrictions. It was imperatively necessary that they should have cheap meat, and they could only have that by the free importation of Canadian and Argentine cattle.

Mr. W. ALLAN (Scottish Wholesale Society) drew attention to the fact that the delegates near him could not hear what was being said in other parts of the room. Labouring under such a disability, how could they take an intelligent interest in the proceedings, and how could they carry home satisfactory reports? He suggested they should have a platform erected in the middle of the hall.

Mr. D. McCarthy (Leicester) inquired what hope the Parliamentary Committee had of inducing the Government to remove the restrictions.

#### CO-OPERATORS AND POLITICS.

Mr. E. O. GREENING (Agricultural and Horticultural Association) said he could not allow the report to pass without uttering a friendly but none the less emphatic protest against the Parliamentary Committee issuing a manifesto on the eve of the last General Election, and appealing to the co-operators of the Kingdom to vote in a particular way and for a particular party. He had previously said that on the Congress platform he would not avow his politics, but perhaps it would add to the force of his protest were he to say that he was, and had been for a lifetime, an advanced Liberal. He gave the Parliamentary Committee every approval for their good motives. He saw from the report that they had received letters from societies, some approving and some disapproving of their action. On the whole, however, they believed the appeal had been generally approved. Since the appeal was issued the election had taken place, and they were now in a position to ascertain the number of co-operators with the Parliamentary Committee and the number whose feelings—he would not say outraged—had been injured by the issuing of the manifesto. In England at the last election—at the time this appeal was issued—there were 5,072,000 electors. Of those, 2,551,390 voted in agreement with the Parliamentary Committee's wishes; that was to say, they voted with the Liberal, Labour, and Nationalist parties. On the other side—those who did not accept and act upon the recommendation of the committee—those who voted Conservative—there were no less than 2,521,513 voters. The difference between the two sets of figures was as much as 30,000, or a majority of one in every 170 persons. He knew it would be said that the members of their societies were chiefly drawn from the labouring classes. He would grant that, and eliminate the middle and upper classes by putting on one side three out of every fourteen of their members, which would give them a total of 1,087,050. He assumed they voted two to one Conservative, which meant that 362,350 voted with the Liberal party and over 600,000 with the Conservative party. If they took the figures he had just given from the total, they would come to this conclusion: that in the ranks of labour there were at the time of the election 2,189,040 voters on the side of the Parliamentary Committee's appeal and 1,796,813 against it. The majority in favour of the committee was still only 392,227, or 10 per cent of the whole. From these figures they would see that even amongst the labouring class—the members of their societies—

out of every thousand, 450 voted Conservative, against 550 Liberal and Labour. ("No, no.") One could not get away from figures. He admitted that the Conservative members of their societies were usually quiescent, that they were not seen at their meetings and conferences; but, nevertheless, societies could not do without their trade, which brought their profits and their funds. How could they appeal for the loyalty of their members when the Parliamentary Committee interfered with votes at a General Election? In the co-operative movement, men of all classes, of all creeds, and of all political opinions found a common platform. They could work for political ends through recognised political channels, and he urged them not to destroy the unity of the movement by the introduction of politics.

Mr. J. H. HARRIS (Woolwich) said he was somewhat surprised to hear such remarks from their old friend Mr. Greening. His memory carried him back to the Bristol Congress, when they protested against any taxation on food; when they advocated so strongly the free breakfast table. What answer did they get at the recent General Election? Thousands of pounds were spent on bolstering up Tariff Reform.

A DELEGATE: How much on the other side?

Mr. HARRIS replied that on the other side they had the working classes putting their hands into their pockets to defend the rights and privileges of their class. They also knew of the want of employment and the increased prices of commodities necessary for the maintenance of health and vigour. Mr. Greening said he was surprised the Parliamentary Committee had issued this manifesto. But he was in agreement with them. He was nearly sick of waiting for the millennium. That happy state of affairs was promised when he was a boy, and now, when he was past middle age, he was still waiting for it. He was not an advanced Liberal; he was a member of the I.L.P. He was also a trade-unionist of over thirty years' standing. They wanted to work for their fellows through the co-operative and trade union movements, and were told, in the words of the Prime Minister, to "wait and see." How long were they going to wait?

Mr. T. I. JOHNSON (Great Yarmouth) said it would be unfortunate for the movement if they allowed politics to enter into it. It was most unfair that, just on the eve of a General Election, regardless of the feeling of the members of societies, the Parliamentary Committee should issue such a circular.

Mr. J. MILLINGTON (Birmingham) said he sympathised with those who opposed the action of the Parliamentary Committee. He thought the Parliamentary Committee made a mistake in issuing the manifesto in the terms they did. First, he thought it would bring into the movement a separation clause that would do great harm, and prove ultimately disastrous to the movement as a whole. Secondly, it was against the principles advocated by the promoters of the movement—Rochdale Pioneers. And, thirdly, because any propaganda work through the co-operative movement

was totally unnecessary. There were ample and adequate means in the political organisations outside. Their objects could be accomplished without smashing up the movement of which they were all so proud.

Mr. P. J. AGNEW (Coatbridge) said all the speakers who had preceded him had told them to what party they belonged. He (the speaker) wanted to answer one of the questions put by one of the speakers. He asked, "Where are we?" It was a question co-operators ought to put to themselves. They had heard a great many speeches from the leaders of the co-operative movement telling them that the co-operative movement was a State within a State, and then they were told that they must not meddle with politics. He asked, in all common-sense then, Why did they appoint a Parliamentary Committee to go to the House of Commons to ask the representatives of the people to vote for questions which were backed up by the working classes of the country? If it were a good thing to advise the members of Parliament in the lobby of the House to urge them to do a certain thing, he suggested that it would be a much more useful thing for co-operators to send men there to represent them directly. It might be possible for the co-operative movement to stave off the day of politics for a time, but some of the "young bloods"—and he was one of them—would be able to utilise the principles and organisations of their movement, so that it should play a part in the life of the nation more worthy of the movement than it has been able to do up to the present. They had had Free Trade resolutions brought before their Congresses, but the only practical way they had of supporting Free Trade was by voting for men who were committed to the principles of Free Trade.

Mr. W. E. WOOD (Coventry) said co-operators were a body of working people who, by economic changes, sought to bring about the best conditions for themselves and their fellows. They had learned the lesson that if they desired anything done, the only way was to do it for themselves.

Mr. T. ANDERSON (York) said he was not going to make a speech, but he could not help expressing his surprise at Mr. Greening's position. He had respect for age in the co-operative movement, but he did not respect age when opinions differed. They had a right to hold their own opinions and to try and convince each other so that the truth might be arrived at. What was the use of saying the movement was not political? Mr. Greening had thrown millions of figures at their heads, but omitted to tell them how many of the upper classes voted probably ten times over. Mr. Greening knew they did. Some of them voted twenty times over, and they had no more intelligence than himself or any other co-operator. Co-operators were qualified enough to form their own conclusions. He had been amused for years to hear co-operators talk about not going into politics, but all the time he found those men were politicians of the most rabid type and co-operators at the same time. What was the use of sending men to London year after year if they had no right to take part in political action? They should refuse to serve on the Parliamentary Committee, because its work

was political, and co-operation was not political. He (the speaker) was all for political action, and sooner or later, when the fight came between those who have and those who have not, co-operators would have to make up their minds upon which side of the fence they were going to be—whether they were to be passive resisters, or take a definite and determined line which would save the movement.

Mr. T. J. HENSON (Birmingham) said that he did not agree with the action of the committee. He suggested that they were wasting time in taking up the subject.

Mr. G. BISSET (Aberdeen) said: I support the action of the Parliamentary Committee. At the last General Election we had two great issues before the country, such as we had not had before. I think that the Parliamentary Committee would have neglected their duty if they had not taken action in the matter. It is all right to say that co-operators ought not to bring politics into the movement. We find other interests carry their politics into the House of Commons. Do we not find the railway companies doing it? They get their representatives in the House of Commons and they do not budge about using their presence there in the interest of their companies. My friend over there said, "What is the use of the Parliamentary Committee if they are not going to lay their views before you on every issue that comes before us and which is likely to be detrimental to our interests?" If an expression of opinion is going to be given here this afternoon, I hope it will be such that will strengthen the hands of the committee in doing what they have done before.

#### CO-OPERATORS AND THE POOR-LAW.

Mr. R. STEWART, J.P. (chairman, Scottish Co-operative Wholesale Society), moved the following resolution:—

That this Congress hereby approves of the proposals contained in the Minority Report of the Royal Commission on the Poor-Law, and urges the Government to introduce at an early date legislation providing for—

- (a) The institution of a national authority to deal with unemployment.
- (b) The abolition of the present system of Poor-Law relief.
- (c) The transfer of the functions of the Guardians to local authorities, so that the Public Health Committees shall be responsible for the sick; the Education Committees for the children; the Pensions Committees for the aged; and the Asylums Committees for the mentally afflicted.

He said: I do not know whether there are any Guardians in the room, or Parish Councillors as we call them in Scotland, but I think that we are all at one regarding the resolution that I have submitted. It is a terrible thing for a man to be out of employment, who is willing and able to work. The poor man leaves his home in the morning in search of toil and in the

evening returns to his home to find an empty cupboard, his wife almost broken-hearted looking upon the children crying for bread. That is not a picture that is overdrawn. Many such cases have been brought before my own notice during the depression that our country has passed through. We listened to cases such as these, and they are likely to increase in the near future. We are face to face with periodical industrial changes. We have machinery displacing labour and men thrown on the scrap heap at 45 and 50 years of age; and we have got these things to contend with in such a way as we have not had in the past. Therefore, it is necessary that a national authority should be formed that will co-ordinate the work, and provide public works at standard rate of wages, and men would thus be relieved from the degradation of unemployment. I hope you will speak to-day with no uncertain voice on this matter. We know that boards of guardians are sometimes fearfully and wonderfully made. The Majority and Minority Commissioners were of the opinion that it was necessary to abolish the present system of Poor-Law. Now, we are not here to-day to make a serious charge against Parish Councillors or Guardians. I know some of them who are excellent men and women; it is the system that we are at war against. I hope, therefore, you will realise that our present Poor-Law system is one of the most expensive we have, and the results are so little compared with the costs of out-door relief and in-door relief. The difference is so wide that it is time we did something to reform the Poor-Law. The whole system is founded on wrong lines. We cry for the coming of the Kingdom of God upon earth, and that the will of the Father may be done on earth; but is it possible under such conditions for the kingdom of heaven to be brought about whilst these institutions exist? The kingdom of heaven means a place of happiness, and we cannot have that whilst we have present conditions among the poor. Through the methods adopted by Poor-Law authorities both injured persons and children are often unnecessarily tainted with pauperism. These children will be the future men and women of the country; and whilst they are tainted with poverty it will be a drawback to them. We ought to take these children out of these institutions and send them to the educational authority and let them mix with other boys and girls in the country. Let them grow up without any feelings of inferiority. I have the greatest pleasure, therefore, in moving this resolution.

Mr. T. I. JOHNSON (Great Yarmouth) seconded the resolution, and appealed to co-operators to give a unanimous vote to show that something must be done on this question.

Mr. F. MADDISON pointed out to the President, in response to cries of "Vote," that there had not been any speakers on the other side.

The resolution was passed by a large majority.

Mr. T. TWEDDELL (Co-operative Wholesale Society) afterwards replied to the discussion on the Parliamentary Committee's report. Some remarks had been made, he said, with respect to the restrictions on Canadian cattle

and cattle coming from other countries. He wished them to understand that the Parliamentary Committee were fully alive to the importance of the question, and were trying every legitimate means of bringing pressure to bear upon Parliament. They regretted that more progress had not been made, but they hoped that the coming year would show a better state of affairs. With respect to the issuing of a circular on the Lords' question, he said, on behalf of the Parliamentary Committee, that they desired to acknowledge the fairness of the way in which Mr. Greening had dealt with the matter. But even if the committee had been in possession of the bewildering mass of figures which Mr. Greening had quoted, he did not think it would have altered their policy in the least. The great mistake co-operators made was in thinking about this matter in the way of assuming that party interests were involved. So far as they were concerned, there was no party interest in the matter. It was a question of life or death to the democracy of this country and of all those things which went to make the life of the poor better and the rich richer. He thought the Congress and the movement were under a debt of gratitude to the Parliamentary Committee for their timely action. They believed that co-operators generally approved of the issuing of the manifesto. He also considered the matter too important to be brought up in the slipshod fashion it had been without any notice. As far as many of the great political questions of the day were concerned—in many of which the movement was deeply concerned—Mr. Greening would place the movement into a water-tight compartment. Some co-operators took up the question too much from the party standpoint, and thought more of party than the great democratic interests involved. The Parliamentary Committee thought the matter over very deliberately, and if the decision did not commend itself to Congress, then it was due to the personal dignity of the Parliamentary Committee that they should stop this committee, or give them some idea as to whether they were justified in continuing their work.

#### THE FREE BREAKFAST TABLE.

Mr. E. R. S. MUNDY (Exeter) then rose to move the following resolution:—

That the forty-second Annual Congress of Co-operators of Great Britain and Ireland, assembled at Plymouth during Whit-week, 1910, respectfully represents to His Majesty's Government the wisdom and desirability of removing the Custom duties on sugar, tea, cocoa, coffee, currants, and figs, and expresses the hope that it may be possible on an early date to give effect to same, and so confer a great boon on the people. And that a copy of this resolution be sent to the Prime Minister and the Chancellor of the Exchequer.

In doing so, he said he wished to disabuse their minds of the fact that they were trying to draw them into a political controversy, or that they, as co-operators, wanted to get rid of their liability of paying the just demands

of His Majesty's Government. But they did want them, the representatives of two-and-a-half million co-operators, to give their approval of a definite principle, of an old policy, namely, the free breakfast and tea table. He was aware that many of them would say that it was an old doctrine, but it seemed to him that there was some need of going over some of the history of the early part of last century. He was also of the opinion that many working men were overlooking the struggles their fathers had to get the principles established which they had to-day. They had to fight for the vote, for the repeal of the Corn Laws, for free speech, and for all they had to-day, and yet the people seemed to be standing by now with their hands in their pockets. Referring to the resolution, he said those responsible for it were of the opinion that all food put upon the tables, inside or outside of the movement, should be free of taxation for the poor. They wanted their children to be strong and healthy, and they must put no limit to their appetites. They had got to a certain point, but they must get a step further and abolish the taxes altogether. There were thousands of people totally unable to speak for themselves, and it was the duty of co-operators to assist them. With respect to the source from which the money required to make up for these taxes was to come, he suggested that they left that to the Chancellor of the Exchequer.

Mr. J. J. WORLEY (Plympton), who seconded the resolution, contended that it was not a political question. It was an economic question. The particular arguments did not arise in this case that arose in the case of, say, Tariff Reform or Free Trade. It had been pointed out by the mover of the resolution that this taxation weighed unfairly on the working classes; and, more than that, a body of co-operators who had to handle the particular commodities knew the extent to which this affected the people.

The delegates gave indications that the resolution need not be discussed.

The PRESIDENT asked those in favour of the resolution to say "Aye," and those against to say "No"; and the "Ayes" had it.

At this juncture the President announced that a telegram had been received from Whitehaven thanking the delegates for their expression of sympathy in the calamity which had befallen the town. The telegram was signed "Braithwaite, Mayor."

The PRESIDENT, before Congress rose for the day, announced that the Reception Committee regretted the catering at one or two of the luncheon rooms, but they were assured by those responsible that there would be no further cause for complaint.

Mr. W. J. VERNON (Plymouth), who spoke for the Reception Committee, said he felt awfully guilty, because he was unfortunate enough to occupy the position of the Minister of the "Interior." He assured the delegates that Plymouth Society was not in any way mean; they had made what they thought ample preparation; they had no stint of money, and they should have come out on top so far as the Lodgings Committee and the Reception Committee were concerned, but one or two little things had gone

awry. They had arranged things so that to-morrow they would have no occasion to complain. The delegates knew the old adage, "If you want to satisfy individuals, you must 'feed the brutes.'" They in Plymouth had done their best, but to-morrow they would do better, and at the end they would have the sympathy of the delegates.

With the President's intimation of the loss of a pendant by one of the delegates, and an urgent reminder to the delegates to be present at the International Session in the evening, the proceedings closed for the day.



## FIRST DAY OF CONGRESS.

### EVENING SITTING.

#### RECEPTION OF FOREIGN DELEGATES.

The international session of Congress, which was inaugurated on the occasion of the great gathering of foreign delegates at Newport, two years ago, has come to be recognised as one of the most important, as well as one of the most interesting, features of the Annual Congress proceedings. The holding of a special evening gathering to hear the views of the foreign delegates affords greater opportunity for the exchange of civilities, and the expression of the co-operative sentiments of brotherhood, peace, and humanity than was possible when the delegates from Continental countries could only be allowed a few minutes at the opening of the Congress proper.

The international session at Plymouth was held in the Guildhall at 7 p.m. on Monday, May 16th, and was an interesting gathering in many respects. There were nine European nations represented—fewer than were represented at Newport, or even at Newcastle, but the delegates represented Co-operative Unions and Wholesale Societies, and France sent delegates from the Union of Co-operative Distributive Societies and the Co-operative de Gros, and from the Socialist Co-operative Union and the Socialist Co-operative Wholesale Society of France, which inspires the hope that success may attend the efforts recently made to bring about the union of the two co-operative families of La Belle France.

The Congress President (Mr. H. J. A. Wilkins) was in the chair, and the foreign delegates filled the front of the platform. Among these were Dr. Karpeles and Mrs. Karpeles, from Austria; Mr. Victor Serwy, Federation of Belgian Co-operative Societies; from France came Mons. E. de Boyve—one of the pioneers of the International Alliance, M. Daudé-Bancel, M. Anjollini, and M. L. Héliés; Herrn. Scherling and Markus (German Wholesale Society);

Herr H. Kaufmann (German Union of Distributive Societies); Mr. O. Dehli (Norwegian Co-operative Union); Mr. S. Jørgensen (Danish Co-operative Union); Messrs. C. W. Schmidt and O. Klang (Co-operative Union of Sweden); and Dr. Schär and Dr. Weckerle (Swiss Union of Distributive Societies). On the platform, too, were Mr. W. Maxwell and Mr. A. Williams, M.P., the president and vice-president of the International Alliance, and other leaders of the co-operative movement in this and other countries. The proceedings were most enthusiastically carried out, and, in some respects, the gathering might be described as "impressive." The audience which filled the hall recognised the importance of the gathering, which gave them but a suggestion of the potentialities of the international movement. The soul-stirring music from the grand organ, played by Mr. H. Moreton, Mus. Bach., was of an international character, and the songs so admirably rendered by the choir were appreciated by all. An interesting feature of the proceedings was the singing of the national anthems of the various countries represented. One verse of each of the national hymns had been printed on leaflets, which were distributed among the audience. When a delegate from a foreign country rose, the entire audience also rose, and, led by the organ and the choir, joined in the singing of the national anthem of the country he represented.

The PRESIDENT, in opening the proceedings, said they had assembled to extend the right hand of fellowship to their co-operative brethren from various states on the Continent. It was one of the most important gatherings they would have in connection with the Congress. When John Wesley was asked where his parish began and ended he replied, "the world is my parish." He applied the words to the co-operative movement, because it knew no frontiers. When the question of granting old-age pensions to individuals worn out in the industrial war—to individuals responsible for the building up of the nation's prosperity—was before the country, a certain lord in the House of Lords made this statement: "I am afraid the granting of these pensions will be the means of sapping the independence of the people who are to receive the same." He said of the two he would prefer war, because it was responsible for improving the moral fibre of the nation. That was the opinion of the noble lord, but he (Mr. Wilkins) was convinced of this, it was absolutely antagonistic to the opinions of the industrial classes. The industrial classes realised that their best interests were linked up with peace, with the extension of the brotherhood of man in all nations. When in Brussels on May Day he saw a Labour demonstration. The members of it walked six deep, and presented an impressive spectacle. Hundreds of banners were carried, and on the most prominent were inscribed the following words:—"The industrial classes of Belgium demand international arbitration." He said to his colleague, Mr. Young (Co-operative Wholesale Society), "Our place is in that procession." His friend agreed, and they joined in the procession. They were delighted to have the honour of walking shoulder to shoulder with men of such a type. What the industrial classes of England desired, what the industrial classes of the whole civilised world desired, was the extension of

the brotherhood of mankind to all peoples; and what they were working for was the time when, as Burns sang, men all over the world would be brothers. Turning to the representatives from abroad, he said he had very great pleasure, in the name of British co-operators, in welcoming them to Plymouth and the Congress.

The ASSISTANT SECRETARY (Mr. A. Whitehead) read a letter from the Co-operative Union of Finland, in which the secretary regretted the inability of the Union to be represented at the Plymouth Congress, and expressed best wishes for a highly successful gathering. They had also received a letter from Mr. G. J. D. C. Goedhart (Co-operative Union of Holland). Mr. Goedhart said that he had hoped to be with the co-operators of Great Britain at Plymouth, but he was compelled at the last moment to decline the invitation of the Co-operative Union. The Dutch Parliament had reassembled and he could not leave the Hague.

#### AUSTRIA.

Dr. KARPELES (Vienna) was heartily greeted when, after the singing\* of "Das Kaiser Lied," he addressed the meeting. His speech was in an excellent vein. He was proud of being again commissioned to convey fraternal greetings and congratulations for success in the noble work of the Co-operative Union of Great Britain. It was only recently that they had Mr. Young (Co-operative Wholesale Society) and the Chairman (Mr. Wilkins) at the annual meeting of the co-operators of Austria, and he hoped from what they saw at Vienna they had the impression that the co-operators of Austria were doing their duty. In spite of many difficulties, he assured the audience, their movement in Austria was going up by leaps and bounds, and membership, trade, and profits were increasing year by year. The audience, he said, would best understand how much they were progressing in Austria when he told them that just a day or two before he left for England the Minister of Commerce had officially announced that early in the autumn he would bring in a Bill intended to put some coercion on the co-operative societies. They were rather thankful for this sort of advertisement. The co-operators were invulnerable so long as they stuck to the true co-operative principles, and in Austria they were rather hoping to enjoy a jolly good fight. They looked to the future with great hope, and he trusted that next year—when he hoped to have again the honour of being present at the Congress—he would be able to report that they had fought a good fight and that they had won a great victory for co-operative freedom and humanity.

#### BELGIUM.

The PRESIDENT then called upon Mr. V. Serwy, representing the Belgian Federation of Distributive Societies.

Mr. SERWY addressed the meeting in French in a speech which must necessarily lose much of its brillance by translation. He conveyed fraternal greetings from the co-operators of Belgium. In his "small country," he said

co-operative distribution was, but for a few exceptional cases, exclusively Socialistic. He went on to explain the view of co-operation held by the Belgian workers. They did not accept co-operation as a thing in itself, but as a means to improve the conditions that existed and as a means of arriving at a more equitable distribution of wealth. If they in Belgium could only register 160 co-operative societies--and about fifty other societies for the most part of a non-political character--if they could only register sales amounting to forty-two million francs (about £1,680,000) their movement had, nevertheless, behind it a past of which they had a right to be proud. In no country had co-operation done more to uplift the political and moral conditions of the people. For a quarter of a century there had not been the slightest bit of progress in matters economic, or in politics, or in the intellectual life of the people, to which the co-operative movement had not contributed its part, and their *Maison du Peuple* was feeding the people not only with bread, but with ideas. Mr. Serwy referred to the establishment of the Belgian Wholesale Society and the Belgian Co-operative Union. The Wholesale Society was destined to have a big success. Since January its sales had increased 20 per cent, and to their Co-operative Union they looked for a great development of the co-operative movement. He expressed the admiration in which the co-operators of Belgium viewed the Wholesale Societies of Scotland and England, and the wonderful work of the powerful Co-operative Union of this country, and he impressed upon the audience the unity of co-operation with the remark that his fellow countrymen recognised that the ideals of the Belgian co-operator and the British co-operator were the same. Belgium had found in the Socialist co-operators the most bitter enemy of forced labour in the Congo. They were longing for a society in which there would be no longer any class but one, and that the class of people who worked for the progress of humanity, for the establishment of a system where the art of killing would have no place, where the school and the university would take the place of the prison, and where charity would be displaced by the solidarity of the common interest of the whole people. They cried, "Long live co-operation in Great Britain, and long live international co-operation."

#### DENMARK.

The PRESIDENT: We shall now have greetings from Mr. S. Jørgensen, representing the Danish Co-operative Wholesale Union.

Mr. JØRGENSEN said: As the representative of the great federation of co-operative societies in Denmark, especially the Danish Co-operative Union and the Danish Co-operative Wholesale Society, I have the honour and pleasure of expressing my thanks to the Co-operative Union of England for the kind invitation to attend the Congress in Plymouth. Further, it has been entrusted to me to present the hearty compliments of the Danish co-operators to their English colleagues. Allow me, ladies and gentlemen, first of all, to express my deep feeling at the loss of your noble and much beloved King. I am convinced that the sympathies of the Danish people go

out to the British nation in its deep sorrow. Our sympathy is all the warmer because of the great blow which has fallen upon the Queen Alexandra, who is the sister of our own King. Allow me next to announce with much regret and deeply felt sorrow the death of Svend Hogsbro, advocate of the Danish Supreme Court of Justice, formerly minister in the Danish Government. Mr. Hogsbro, together with Mr. Blem, M.P., was a Danish member of the board of directors of the T.C.A. He was probably known by several here present, having very often been a delegate from Denmark at congresses in foreign countries, also at Co-operative Congresses here in England. Danish co-operation has sustained a heavy loss by his death, and the news of it has everywhere been received with profound regret. I desire you to know that the British people are highly esteemed by the Danish. We feel connected to the British nation by strong ties. Thus, for instance, we feel greatly indebted to this nation because co-operation originated here, was here fostered, and from here we received it, very much to the benefit of the people, not only as a means of economical improvement, but also in a very high degree, more or less directly, adding to the progress of civilisation. Its importance in this regard can hardly be over estimated, and we know it well. This is one reason, among others, why we regard as fortunate, and fully enjoy, not only the lively communication and interchange of products between the two countries, but also the working together in other directions to mutual benefit. Dr. Hans Müller having only two years ago, in Newport, given a minute description of co-operation in Denmark, I shall only state that the co-operative societies in Denmark are still in a strong development and are giving fine results. The Danish Co-operative Wholesale Society, of which I have the honour of being manager, had in 1909 a turnover of forty-two million kr. (about £2,388,890), and a net profit of two million kr. (about £112,000). This is substantially owing to our relatively large manufacturing business. Our capital is 5½ million kr., and it may, with some reason, be expected that the society in the near future will be independent of the money institutions.

#### FRANCE.

The PRESIDENT: We are now to have the representatives from France. There are four representatives from that country, but only three of them will speak. I will first call upon Mons. de Boyve, the representative of the Co-operative Union of France.

M. DE BOYVE, speaking in excellent English, said: It was in 1886, twenty-four years ago, that I was last in Plymouth, when I attended the Congress which was held in that year as the representative of the French co-operative movement, which had come into being as the result of a congress held at Paris in the preceding year. At the Paris Congress in 1885, British co-operation was represented by those two devoted apostles, Vansittart Neale and Holyoake. They were accompanied by Mr. Johnston, who was a much younger man, and who is now the only survivor of that brilliant delegation. Those were happy times when French co-operators were united with one another by close bonds.

Vansittart Neale brought with him to our first Congress at Paris a message to the French co-operators, which he had translated into our language and had printed a large number of copies. In this message, which he distributed among the delegates at the Congress, he expounded the programme of the Rochdale Pioneers, also the constitution of the Co-operative Union of Great Britain. He concluded by pledging the French co-operators to carry out the Rochdale programme, and since then the Co-operative Union of France has religiously followed that programme. Ten years later there was a secession among French co-operators because the Parisian societies refused to co-operate with societies which were not exclusively Socialist. In our opinion this was departing from the rules of the Rochdale Pioneers. We believe that co-operation has taken the good points of Socialism and avoided the bad points; in that light we are Socialists. We have always regretted this separation which has tended to weaken the French co-operative movement, but we live in the hope of eventually seeing the Union, which was constituted in 1885, renewed again with greater strength than ever. It will be like a glorious sunrise which announces the coming of long fine days. Divided as we are into two groups, 427 societies on the side of the Co-operative Union and 450 on the other side, what can we do? If we were united, with 1925 other co-operative societies, which, owing to our division, will not join either group, what could we not do? It was at Plymouth, twenty-four years ago, that I formed a friendship with your great co-operators, Vansittart Neale and Holyoake. It was at Plymouth that, for the first time, I shook the hand of another who has now departed, namely, Mitchell, the late president of the Co-operative Wholesale Society. How often since that time had that eloquent apostle of the federalist system sought to point out to me that this system was much superior to the individualist system praised by Vansittart Neale, Holyoake, Hughes, and many others. You have not chosen between those two systems for fear of creating a division in your co-operative army; you are waiting for time to show which system is the best and most practical. What a proof of good sense you thus give to co-operators of all countries.

Another reason which has attracted me to Plymouth, in spite of my 70 years, is that here I had the honour, in the name of the Co-operative Union of France, to propose the formation of an international co-operative alliance, which would embrace co-operators of all countries. I was then very much astonished that a scheme which appeared sympathetic to the Congress was not received with acclamation, and I remarked upon it to your late General Secretary, Mr. Vansittart Neale. He smilingly replied, "Yon French people have a quick understanding and reflection is not necessary to you, but we English must have time to reflect before coming to a decision. The scheme for an alliance, which you have submitted, will be sent out to our sections, who will consider it and report the result of their deliberations to our Central Committee. If the various decisions are favourable we shall bring it before the next Congress at Carlisle in a year's time." These recollections are far distant, but it is sometimes useful to look back.

Is it not instructive to compare what co-operation was then and what it is to-day? In 1886 I was the only foreign delegate, to-day the delegates from other countries are numerous. In 1886 there were 460 persons present at the Congress, now the delegates at your Congress number 1,500 or more. You had in 1886 some 800,000 co-operators at the most, now there are more than 2½ millions, and you are still progressing. One can already foresee the day when the trade of Great Britain will be the property of co-operators. You could then look back on the past and salute all those who have contributed to your deliverance from the yoke of competition, which system is so unjust to the weak. Permit me, in the name of the Co-operative Union of France, to salute your Pioneers of Rochdale, and also Robert Owen, Holyoake, Hughes, Mitchell, these illustrious men who are no longer with us, but more especially on this day let me proclaim Vansittart Neale, who was during his life the devoted friend of our French Co-operative Union, and the centenary of whose birth was celebrated at Bisham on April 2nd last. In paying my respects to the dead I do not want to forget the living, and I am proud to be the means of conveying to your English co-operators the heartiest fraternal greetings of the Co-operative Union of France.

I must add that the English co-operators have given a fine example of international fraternity by the princely gift of a thousand pounds, sent by the Wholesale Society to the French Government for the sufferers from the recent disaster in Paris, and also by the £180 sent by the Co-operative Movement to the co-operative organisation at Puteaux. We are proud of being co-operators; they are more generous than kings and princes. As Frenchmen we are most grateful to the English co-operators for their fraternal sympathy. Our sympathy with you is quite as great, and on all occasions we take a large part in your joys and in your sorrows.

The PRESIDENT then called upon M. A. Daudé-Bancel, the representative from the French Co-operative Wholesale Society, to say a few words.

M. DAUDE-BANCEL said that during the past eight years the Co-operative Wholesale Society (L'Office Co-operatif) has existed under the form of an association. In 1909 it was transformed into a limited liability company. We organise the stores in the various districts of France, where we find the most sympathy, notably in the centre, south-west, south-east, and the south of France. I am glad to say the movement is making steady progress. The Co-operative Wholesale Society (Co-operative de Gros) has intimate relations with the Co-operative Unions of Great Britain, Switzerland, and Norway. We attach very great importance to these international communications, because they are for us the indication that the Co-operative Unions have well in view the creation of an International Wholesale Society, which ought to be the natural sequence of the formation of the International Alliance so happily started here twenty-four years ago.

International business relations have the great advantage generally of promoting "Les entente cordiales" between nations. We promote "l'entente cordiale" in exchanging the productions of co-operative effort and ideas of

brotherhood. In the past centuries merchants have often been the agents of peace, and, as we ought to be the best merchants of the present and the future, we should practise more and more the exchange both of co-operative products and ideas in order that we may the better extend economic peace between the people of all nations.

If the means of communication between England and France were facilitated, co-operative exchanges would be much greater. I invite you English co-operators to press forward the construction of the tunnel between England and France. If you do not do it quickly we shall be obliged to invade your country—a peaceful invasion, indeed—by means of *aéroplanes*, which are beginning, as you know, to be familiar to the French people. I wish you, in the name of the Co-operative Wholesale Society of France, much happiness and every success in your great movement.

The PRESIDENT: I have now to introduce to you Messrs. Anjollini and Héliès, who represent the Socialist section of co-operation in France. Mr. Héliès will address you on behalf of both.

M. L. HELIÈS said: We have come to bring you fraternal greetings from the Socialist co-operators of France, grouped together in the two organisations which we represent here, that is the Union and the Wholesale Society. We would like to thank you for the excellent reception which you have given us, but at which we have not been surprised, because one of us has been a representative at your Congress many times previously, and the other knows how kind you are to the foreign delegates who come to your Congresses.

We know what we owe to British co-operators, and we follow your movement very closely, in fact, it was after returning from the International Congress held in Manchester, in 1902, that M. Héliès commenced an active propaganda to get the Socialist co-operators to establish a Wholesale working on the same lines as your own Wholesale Society. Three years after, at our Congress held in Nantes, in 1905, a resolution to form a Wholesale Society was passed, and the society was established in the month of September, 1906. Since this Congress of 1905 Great Britain has always been represented at our Congresses, and we are happy to remember the names of Messrs. Maxwell, McInnes, Pingstone, and others, and the advice which they gave to us has had a good deal to do with the success of our work.

We know that in the International Co-operative Alliance we are known as the "enfant terrible" of the co-operative movement. This is an unmerited and exaggerated reputation, and in order to destroy this legend we should like you to know what we have done during these last four years. We will take the Wholesale. Founded on September 16th, 1906, it had 141 societies affiliated to it on May 31st, 1907, and its turnover in the first eight months was 1,800,000 francs. One year later, in May, 1908, the membership was 228 societies; turnover, 3,600,000 francs. In May, 1909, 260 societies; turnover, 5,400,000 francs. And at the end of this month, with 300 societies affiliated, the turnover will reach 7,500,000 francs.

During the same period we have established two boot and shoe factories;

we have organised our production of biscuits and cakes, and we have established five branches, a large wine store at Charenton, and four district branches in the Ardennes, Le Midi, Les Vosges, and Les Pas-de-Calais. We have made in less than four years 600,000 francs net profit on sales to our societies amounting to 18,000,000 francs. This result was obtained with the small capital of 25,000 francs, and to-day our capital is only 65,000 francs.

Next year, which for us will commence on the 1st June, 1910, we hope to have a turnover of not less than 10,000,000 francs. We think we have every reason to be pleased with the result so far. If we compare our situation with that of the other wholesale societies at the commencement of their career, and during the same number of years, we shall see that none of them have made more rapid strides than we have. We do not say this out of vanity. The advice given by British co-operators at various times has been most useful to co-operation in France.

One word more in regard to the Wholesale. It has 145 employés, who are better paid than those employed in similar positions in the private trade. The Socialist Union of societies has also made good progress; it has affiliated to it more than 400 societies, representing nearly 100,000 families of the working class. It has recently reorganised its method of administration and hopes to have equal success in the future.

We should not have done all our duty if we had forgotten to say what we think in regard to the question raised by our friend, M. de Boyve, on the co-operative unity in France. *We are favourable to the union of all the French co-operators, but we shall have to lead our Socialist comrades to this end, and the preparation must be gradual.* If this union would be strong, durable, and indestructible it must come from the heart as well as the brain, and the change must not come too suddenly.

Comrades, you know that the French have the reputation of being great chatterers. They have to-day given proof to the contrary, since two of them, two Socialists, have thought it best to have one speech instead of two, so that they may not tire you. In the name of the two French organisations we should like also to express our best wishes for the early and complete recovery of Mr. Gray. Let us all work on in the development of the co-operative movement throughout the whole world. Co-operation unites all people and prepares the way for universal peace.

#### GERMANY.

The PRESIDENT: I have now to call upon an old friend, Herr E. Scherling, who, with Herr E. Markus, represents the German Co-operative Wholesale Society.

Herr SCHERLING: When I said farewell last year to you at Newcastle I also said I hoped to meet you again next year at Plymouth. Well, here I am, gentlemen, but I regret to say that I have not been able to come across in a Zeppelin airship, because Count Zeppelin is going to hunt up the North Pole first in order to make sure if Dr. Cook really discovered it. Neverthe-

less, I hope that you will kindly accept the greetings that I have the honour to express to your Congress on behalf of the German Co-operative Wholesale Society, which observes with the deepest interest your grand success in co-operative development. I leave it to my friend, Herr Kaufmann (General Secretary of the German Co-operative Union) to make some communications to you on the general co-operative movement in Germany, as well as some figures on our Co-operative Wholesale Society that may be of interest to you. In conclusion, I wish every success to your Congress and its work.

**THE PRESIDENT :** We are now to have a speech from Herr H. Kaufmann, the General Secretary of the German Co-operative Union. Herr Kaufmann is becoming a familiar figure at our Congresses.

**HERR KAUFMANN said :** It is with deep sorrow that I appear before the delegates at the present moment, when the nation has been struck so heavily by the hand of death. I refer to the demise of your beloved sovereign King Edward VII. I beg to tender to the delegates my sincerest sympathy. King Edward has always striven for the world's peace; my honour to his name. I have also the honour to convey to you the heartiest greetings and congratulations of the Central Union of German retail co-operative societies, and, at the same time, to express to you our thanks for your kind invitation, which I gladly accepted, being sure of speaking to friends whenever I am with you. British co-operators have become teachers and leaders in co-operation all over the world. We follow you on the road of co-operative development, your co-operative present being our co-operative future. It will require many years of assiduous co-operative work before we can hope to reach the plane in co-operation on which you stand to-day. You will see by some figures how far you are ahead of us.

The Central Union of German retail societies comprised, on January 1st of the present year, over eleven hundred societies, with more than a million members. The total sales amounted to three hundred million marks (£15,000,000), the net profits being twenty million marks (£1,000,000).

Our Wholesale Society booked total sales of seventy-five million marks (nearly £4,000,000), and a net profit of over eight hundred thousand marks (£40,000). The number of our co-operative societies increased by fifty, the number of members of our societies increased by eighty thousand, and the total sales by twenty-four million marks (over £1,000,000). The total sales of our Wholesale Society increased by ten million marks (£500,000). The Wholesale Society has three tobacco factories and one soap factory, and the Central Union of German retail societies has a printing establishment and a stationery factory manufacturing cardboard boxes and paper bags. All of the large retail societies have bakeries, and a few have slaughter-houses and dairies. The total number of employes is over 16,000. The newly established banking department of the Wholesale Society, and the insurance department of the Central Union, are developing splendidly. The pension funds department of the Central Union has a membership of four thousand. The fund amounts to over a million marks (£50,000).

Our plan of erecting holiday homes for employés and workmen has met with great difficulties, which, however, we hope to overcome in a few years. We deem it principally necessary at present to direct more attention to co-operative education. We have elected a committee for studying this question which is to make proposals at our next Congress. A member of this committee, Professor Doctor Staudinger, is going to study co-operative education in your country in the autumn of this year. I am sure that you will welcome and help our professor with your usual kindness. You see that at every step forward we first take counsel with our British friends.

In co-operation we Germans feel united with you, we therefore see with the greatest joy that the International Alliance gives us the opportunity to strive hand in hand towards our common high ideals. We note with special satisfaction that the International Co-operative Congress is to take place in Hamburg from September 5th to 7th next, and especially that our British co-operative friends are going to take part in the deliberations in large numbers, and that they wish to be made acquainted with our German co-operative institutions. Allow me, at this early date, to bid you a hearty welcome to Hamburg.

Each and every of your British Co-operative Congresses means a step forward in the development of British co-operation. I hope that the International Co-operative Congress in Hamburg may likewise bring a marked progress in international co-operation. Inasmuch as co-operation is the expression of common interests and brotherly love, international co-operation ensures intimate friendship amongst all nations, noble competition in the progress of culture, and blissful peace between mankind all over the world.

The PRESIDENT: We shall now hear the representative from the Norwegian Co-operative Union, Mr. O. Dehli, who has been with us on a previous occasion. Mr. Dehli will speak in English.

Mr. O. DEHLI said Mr. Jörgensen had expressed the sympathy of Denmark with Great Britain in the loss she has sustained by the death of King Edward VII. As the delegates would know the connection between Norway and Great Britain was almost as close as were the associations of Great Britain and Denmark. I will therefore not take up your time by repeating the expressions of sympathy of my friend Mr. Jörgensen, but I would like to assure you that the feelings of the Norwegian people were quite as warm and quite as sincere. I would only like to add two reasons why they, as co-operators, should take part in the national mourning. One was because of the interest which the late King took in the working classes, and the other the fact that he was regarded as the peacemaker of the world. I would like to make another declaration of sympathy, which I am sure will have the full support of my fellow colleagues from abroad. We have heard from the Chairman that the General Secretary of the Co-operative Union (Mr. J. C. Gray) is suffering from a very serious illness, and we desire, as foreign delegates, to express our sympathy with him. We regret his absence very much; he has always been a friend to us all. We were, however, delighted to hear that he is rapidly

recovering, and we hope he will soon be able to resume and continue his good work. Recognising the value of Mr. Gray's work to the co-operative movement, both in Great Britain and abroad, the foreign delegates have decided to send him a letter of sympathy and congratulation.

Two years ago I had the honour of attending the Congress at Newport and reporting the development of co-operation in Norway—its misfortunes and modest progress since 1895. So far as the last two years are concerned there is, on the whole, little fresh to relate. Our Union, which is also a Wholesale Society, had continued its agitation and its work of education, and we have established a comparatively large number of new societies, the majority of which are built upon sound principles.

The organisation which I represent had affiliated to it at the end of 1908 41 societies with 9,000 members. Now, it comprises 62 societies, with 13,000 members. It commenced its operations on the 1st of July, 1907, and its turnover in the first half year was about £10,000; last year it reached £36,000. On account of the great distances in Norway our operations are confined mostly to the Eastern part of the country and will be until we are able to establish branches in the south, north, and west, but hitherto our finances have been too small to allow of our extending. Moreover, neither the wholesale dealers nor manufacturers will deliver goods to our wholesale department, we are, therefore, obliged to buy from abroad, and this is also connected with difficulties, as the banks refuse us money.

Many of our members say: "But cannot you get as many goods as you please from the great Co-operative Wholesale Societies in other countries?" Now, unfortunately, it is not quite so easy, partly because the goods do not always suit the Norwegian markets, and partly because they cannot be obtained at the same prices as from foreign wholesale dealers, and the regulations are also absolutely cash payment. The wholesale societies have in this respect very severe rules and such might, perhaps, be necessary, but, materially, this question must arise: "Is this in accordance with the spirit of co-operation?" We preach and we believe in a bond of brotherhood, not only within each individual country, but amongst co-operators throughout the world. Surely brotherhood should show itself not only in words but also in deeds. Certainly the day will come when this will happen to a far greater degree than at present, and, as we know, the work of internationalising co-operation is in full activity.

I have always been a great admirer of English co-operation, its principles, its men, and its results, and I have observed with gladness that international co-operation has its largest support from Great Britain, although here it is certainly least wanted. For this, as the representative of one of the smallest nations in which co-operation has won its way, I beg to approach the English co-operators and to offer the heartiest greetings and best wishes of my fellow-countrymen. May that spirit which inspired Owen, Holyoake, Mitchell, Neale, and your many other great forerunners, and which also to-day guides the work of your leaders, ever live and flourish in British co-operation.

## SWEDEN.

The PRESIDENT introduced Messrs. C. W. Schmidt and O. Klang (representing the Co-operative Union of Sweden), and said they were to have a few words from Mr. Klang.

Mr. KLANG said: My friend (Mr. Schmidt) and I thank you for your invitation to attend this Congress, and we bring you the warmest greetings from all Swedish co-operators. We Swedes regard you as our leaders in this movement and in preaching co-operative principles. In our country it is your principles that we seek to transplant there, but my countrymen are not quick to take up an idea, and, therefore, we have to be very persevering in our agitation and give them many undeniable proofs before we can convince them of the advantages of co-operation. The movement has existed in Sweden for a long time, such as it was, but it was not centralised until 1890, and then we began to form societies in various places on English lines. We wished them to be entirely on English lines, but in a country where the middleman has such a strong position we had to adapt them to our conditions.

The first central organisation was formed in 1899, and at the same time we started a Wholesale, which seemed promising, but which we were obliged to abandon after three years owing to want of capital. We carried it on, however, under another name in the district of Gäfle, but since only a few societies in the neighbourhood could be benefited by it co-operators joined together to strike a blow at the strong position held by the wholesale merchants, and in 1904, having learnt through adversity that we could not be too careful at the start, and being still without resources, we formed an agency, which gradually grew in importance and became a well-established business. In this way we were able to make a breach in the wall of opposition raised against us by the wholesale traders, and the old saying soon became true, "that once you can get a finger in the whole hand will soon follow." As our movement became known through our co-operative newspaper, we had to withstand the united attack of the small tradesmen, who said we were poaching on their preserves. The margarine manufacturers formed a ring and tried to boycott co-operators, but they only succeeded in rousing us to make a new effort in self defence, so that we co-operators started a margarine factory of our own. The fight continued, however, the tradesmen's alliance having even approached the banks urging them to boycott us in the same way. We do not yet know what the issue will be. We must fight for every inch of progress made. The great battle which was fought last year between capital and labour in Sweden has aroused us to a full knowledge of the use and value of co-operation at such a crisis.

Our Co-operative Union issues a paper which has a circulation of 15,000. It publishes a year book, which has a circulation of 60,000 copies, and other co-operative text books. The co-operative propaganda is carried on through the paper or sections of the Union. The country is divided into fourteen such sections, and an active propaganda is carried on within their boundaries. We have lately formed a savings bank, which we hope will be a means of

solving our difficulties as regards the want of capital. We have 200 women's guilds, which are very active, and when we know that the women are with us we are quite sure of our ultimate success.

### THE DELEGATION FROM SWITZERLAND.

The PRESIDENT: The next deputation is the one from the Swiss Union of Distributive Societies, represented here by Dr. O. Schär and Dr. Weckerle. Dr. Weckerle, who speaks English, will address the meeting.

Dr. WECKERLE said: As one of the two delegates of the Swiss co-operative societies I have the honour to thank you most heartily for the kind invitation to your forty-second yearly meeting. My friends in Switzerland have commissioned me to congratulate you on the splendid results of last year's work, and to tell you how glad they are to hear of your uninterrupted prosperity. I am happy to say that in our little country, too, the co-operative movement has been steadily progressing and flourishing. The number of societies that have joined our National Union has risen to 311, swelling the total number of members to 201,903, who, with their families, may be taken as one-fourth of the total population, which means an increase of 7.8 per cent in the course of last year. In 1909, goods were sold to members to the value of 88,684,205fr. (£3,550,000), an increase of 8.7 per cent over 1908, and an average of 439fr. (£18) per member. The funds and reserves of our Union had by the end of 1909 risen to nearly 7,000,000fr. (£275,000), which indicates a yearly increase of 7.5 per cent. These figures prove that our co-operative societies have been successful in gaining the confidence of the different classes of our population. They were not slow to perceive the material and ideal advantages offered to the consumer by a union of societies combining the purchasing and consuming power of the whole country.

By strictly insisting on cash payment every buyer is constantly forced to balance his household accounts. We may safely say that what they at first considered as a hateful measure and a nuisance, they have learnt as the best safeguard against thoughtless buying on credit.

The popularity of the co-operative system has been greatly enhanced, I have no doubt, by the openness and publicity of our business dealings. Each member has a right at any time to control our ways of calculating prices, of accounting and balancing our books. This publicity is a powerful stimulus to all responsible men to fulfil their duties most conscientiously, to economise as much as possible, and never to indulge in unfair or illicit practices. By the co-operative system we are enabled to avoid waste of time and energy, both in producing and in distributing commodities. I have no hesitation in saying that no private enterprise can compare with ours in cutting down expenses, and yet, I am happy to say, the wages and salaries of our servants and employés are acknowledged to be most liberal and satisfactory.

The surplus of our revenues is partly employed to build up the Union funds and reserves, to finance institutions of general usefulness; the greater part, however, is redistributed among the members. By the end of 1909 more

than 6,000,000fr. (£235,000) had been paid back. We are pleased to observe that the number of those co-operators who do not spend these repayments carelessly, but prefer to invest them in the co-operative savings banks to provide for old age and sickness, is steadily increasing, which may safely be attributed to the increasing efforts of our co-operative press to enlighten our people on matters of thrift and economy. By the satisfactory results of the past years we feel encouraged to undertake still greater tasks. By degrees provision for old age and sickness will have to be made not only for all the servants of our Union, but also for all the members of the organised societies.

Again and again the question has been asked: Shall we ever be in a position to secure to every man, willing and able to work, the work he is fit for, the hire and home he is worthy of? We venture to assert that the more we succeed in binding together and centralising the scattered forces of co-operators into a powerful national union the more we shall succeed in solving this social problem.

We are proud to look back on the prosperous condition of our Co-operative Union of Switzerland, and we trust that we have quite as hopeful and cheerful prospects before us. It gives us all the more pleasure to be able to rejoice in our late successes before a British audience, as we had chiefly to rely on the example and advice of our British friends, when the first tiny seedling of the co-operative system was planted in Swiss ground, and all the time the tender sapling was growing we were thankful to benefit by your advice, and to-day you may be pleased to hear that the sapling has grown to be a stately tree under whose shadow hundreds of thousands have found shelter, comfort, and safety.

From the promising condition of our organisation you may conclude that Switzerland, with its snow-capped mountains and azure lakes, is not only an excellent holiday ground for thousands of tired and exhausted Britons, but that it has also proved an excellent ground for planting and spreading the wise and practical ideas of our British friends. In conclusion, let me express a hope that this Congress, too, will show us new ways and means to strengthen the bonds of international co-operation, that it will show the world in general that our cause in every country is the cause of national welfare and international friendliness and helpfulness.

The Chairman of the International Alliance (Mr. Wm. Maxwell) had a hearty reception when called upon. Mr. Maxwell pointed out that after the speeches that night they would be less suspicious of their Continental friends; they would feel less prejudiced against people whom they had only to know to discover that they were their own kith and kin. One of the greatest crimes committed during their lifetime was committed by the press in England in circulating rumours regarding certain nations of Europe. The people of this country had only to come into contact with the gentlemen on the platform to know that they—and there were hundreds of thousands at their backs in their own countries—had no quarrel with the people of England. When he said England he meant Britain. He

was equally certain that the co-operators of Britain had no quarrel with these men. We had no idea what fools we had been in being suspicious of those men on the Continent. Did we think that these men would aid or abet any Government in declaring war against us? ("No.") No! and every meeting like that was making it more difficult for governments to declare war between people. If there was one position in the co-operative movement to which one might wish to aspire it was in the International Co-operative Alliance, where one came into contact with men who were determined to be friends with us. He appealed to the societies here to help the work of the Alliance. He urged co-operators to study more outside of their own societies than they had been studying. We were too parochial, too local, and we had far too many insular prejudices. If co-operators would only try to make themselves understand one another they would have a new world in a very short time, and they would create a companionship and a brotherhood which would only be limited by the limits of the world. Here was educational work for us. Could we in this country not give this matter some attention and give to this object some of the money we made so easily at the store? Every year we made about twelve millions of profits in Great Britain, but four or five of the present ships we have for destroying life and property would take it all away. Was this to go on for ever? International peace was not party politics. We could carry on that campaign without being party politicians. The constant building of armaments and the constant trying of governments to get on top of each other, he (Mr. Maxwell) deplored. We were not going to fight these men, but it was said that this arming was an insurance for peace. It was nothing of the kind. It was the old worn out theory of one nation wanting to get the better of the others. What was wanted instead was more equality than we have had; an equality which would lead men to regard each other as friends and brothers instead of as enemies. This was a matter which rose higher than the mere question of co-operative trading.

The speech of Mr. Maxwell brought the meeting to a close, and the audience rising, "Auld Lang Syne" was sung, and, as the Continental delegates were gleefully joining hands together, the air changed to "God Save the King," and the visitors, who knew the English words, were among the most spirited singers.





## SECOND DAY OF CONGRESS.



**Tuesday, May 17th, 1910.**



### MORNING SITTING.

The delegates reassembled on Tuesday morning at ten o'clock. The President (Mr. H. J. A. Wilkins) in the chair.

The PRESIDENT announced that a member of the Royal Household had acknowledged the telegram of sympathy sent by the delegates the day before in the following terms:—"Their Majesties sincerely thank the delegates from the co-operative societies throughout the United Kingdom for their kind expression of sympathy and loyalty."

#### THE EXHIBITIONS COMMITTEE.

(See Report 21, page 94.)

Mr. W. LANDER (Co-operative Wholesale Society) said that in the absence of the chairman of the Exhibitions Committee (Mr. J. C. Gray), whose illness they all deplored and whose presence they hoped to have again before long, he had been asked to move the resolution which stood in the name of the Exhibitions Committee. The resolution was as follows:—

That no action be taken at present in the direction of obtaining a movable building for our exhibitions, seeing that the expense of taking down and re-erecting, also the removal and storage of the material, would be much more than we should be justified in expending.

He thought very few words were required from him to recommend the resolution to the favourable consideration of the delegates. The question of

a movable building was remitted to the Exhibitions Committee, with a view to carrying exhibitions into districts where it was difficult to find sufficient and suitable accommodation. The committee had considered the matter very carefully, and they found three main difficulties in the way of a movable building. He enumerated them as follows :—(1) The initial cost of such a building ; (2) the cost of carriage and the cost of storage ; and (3), which was greatest, the difficulty of getting land. Consequently, for the present, the committee asked the delegates to allow the matter to stand in abeyance. Proceeding, Mr. Lander said they had worked very harmoniously during the past year. They had held many exhibitions, and they looked upon such displays as one of the best means of propagating co-operation from a productive point of view. They intended to be progressive and to continue on the lines of the Middlesbrough Congress regulations, which had worked admirably up till now ; and they believed that in judicious action in this direction lay the greatest opportunity of developing that side of co-operative work, which, by him and many others, was looked upon as the great Charter of Industrialism—the bringing in of a better day for labour and the driving out of sweating from their land.

Mr. W. G. MILLMAN (Plymouth) briefly seconded the resolution, which was carried unanimously.

#### REPORT OF THE COMMITTEE ON CREDIT TRADING.

(See Report 24, page 97.)

Mr. S. FAIRBROTHER (North-Western Sectional Board, and chairman of the Anti-Credit Committee) proposed the following resolution :—

That the Anti-Credit Committee desires to call attention to the extent to which credit has developed in the movement, viz., that 71 per cent of the distributive societies are giving credit for shop goods, and urges that further steps be taken by management committees as early as possible to limit or abolish this bad system of trading, which is contrary to the principles of our movement.

He said very few words of his were needed to emphasise the importance of this resolution. He drew attention to the danger in which societies stood from credit trading, and appealed to the delegates to go home with a determination to get back to first principles, as set forth by the Rochdale Pioneers.

Mrs. F. STEIN (Birmingham Industrial) seconded the resolution. She said they were often told that women were largely to blame for credit trading. That being so, she thought they should be asked to help in the removal of it. Cash trading pressed rather heavily on the poorer members in times of sickness and unemployment, and for that reason she asked that more use should be made of emergency funds. Miss Spooner (secretary of the Anti-Credit Committee) had written two papers which should be useful to societies ; one was "Emergency Funds and Credit," and the other.

"Methods for Reducing or Abolishing Credit." She (Mrs. Stein) also suggested that joint conferences should be held between district associations and the Women's Guild for the purpose of discussing the question of credit trading. She believed such conferences would be productive of much good; they would bring the question of credit trading prominently before non-members, as well as members, of the guild.

Mr. T. I. JOHNSON (Great Yarmouth) said that if this resolution were carried out, many societies in seaside towns would have to close the doors of some of their shops. They could not carry on the business of their society without some system of credit. They would never do away with credit at the seaside towns; he wished to say that, although he was in sympathy with the resolution.

Miss E. E. M. ALLEN (Reigate) wanted to know why societies like that at Great Yarmouth and other seaside places could not institute loan or relief funds, to assist members during the slack seasons. That she wished to strongly advocate. She hoped that the matter would be taken up by a greater number of co-operators. In her society they had not had an opportunity of bringing it before the members, but they felt that something should be done. She repeated her strong advocacy of relief funds. The members, she said, having contributed the money, felt that it was theirs. Therefore, there should be no reluctance about asking for it when it was necessary. She would like to urge that the statistics collected should be sent to the management committees of the societies rather than to the district executives.

Mr. J. A. THOMAS (Egremont) said he knew he was taking an unpopular side on this question. He was greatly in sympathy with the resolution, but said that only those who had had actual experience of working in districts where credit was prevalent could believe the effect of such a resolution as the one before them. Any one who had had anything to do with societies where credit was given knew that most of the members were cash dealers. To take money from every member for the sake of those who had credit was not fair; only those should be penalised who received credit. They might be charged 10 per cent on the outstanding debt, and then carry a portion of that to a reserve fund, so that it would ultimately cover the whole of the debt. They should deal with that which was not share capital, and then deal with the other after. It was often said by advocates of the cash trade that cash trade was the only method followed by thrifty people; but they would find that societies giving credit had the greatest average of share-holdings. If they would confine their attention to that debt which was not covered by share capital, they would be doing useful work, and it would be more lasting than the way they were now proposing.

Mr. J. GREEN (Stratford) said he would not have spoken on this subject had it not been for the remarks of Mr. Johnson. He came from a district where they had a poverty-stricken area. To-day, however, capital was four times as large as it was twenty years ago, and they had no system of credit whatever. The credit system was bad—a system that had driven

people to the workhouse or the prison. Let them, as co-operators, try to stamp it out as much as possible. He came from a district where credit trading by private traders was rampant. There was no reason why it should be permitted—at any rate, their society continued to develop without it.

Mr. E. HART (Great Grimsby), as a delegate from a seaside place, corroborated what had been said by the Yarmouth delegate. They could not always secure the money as they would like at the seaside, though they were strongly in favour of cash trading. Their members, however, were not always in a position to pay. He thought the resolution seemed to place them all on the same footing, and it could not be done. They had to deal with this subject in divisions. Although some of them were put down as credit societies, they were just as anxious for cash trading as the others. He contended that those who gave credit should do it openly, and not under a cloak.

Mr. T. PICKUP (Grays) said he came from a district where they gave no credit; the members paid for bread and milk once a week. They did not give credit, only— Well, the only credit they had was not recognised as credit at all. The society called once a week and obtained the money for the week's supplies. Theirs was a very poor district indeed. He strongly urged the establishment of emergency funds, and by this means help the distressed member, who was very often thrown out of the movement—for that was what it came to—unless he was assisted by the society. The distressed member had a perfect right to expect help from the movement.

Mr. E. HAWORTH (Blackpool) said he would not have spoken had it not been for the Great Yarmouth delegate's remarks. But he (the speaker) came from a seaside place, and the society he represented was progressing rapidly. He advocated the minimising of credit, as competition had got so keen that they could not pay big dividends and allow credit.

Mr. S. REDFERN (Midland Sectional Board) said he had spoken at Congress for many years on the abolition of credit. Unfortunately, those on the platform had not been able to hear much of what had been said in the hall. He would say to the Great Yarmouth and Grimsby delegates that it was not necessary at all to give credit in the movement. He belonged to a society which had not 5s. outstanding in debts. What they had done at Burton could be done by any other society. ("No.") Some of them said "No." He said "Yes," emphatically; credit was not a necessity. They wanted to make men better, and they could do this by encouraging thrift and abolishing credit. They ought all to go back home and try to minimise the evil or abolish it altogether in their societies.

The resolution was passed practically unanimously.

## RULES OF THE UNION.

The PRESIDENT pointed out, with regard to the rules of the Union, that the amendments to the rules would come on at the end of the report.

Mr. T. G. ARNOLD (Woolwich) asked if it would not be in order to say something on the subject at that juncture, where the report referred to the rules, but he was greeted with calls of "Chair."

The PRESIDENT did not think it would be advisable to have two discussions on the same subject, and the Congress agreed.

### HONORARY MEMBERS.

The PRESIDENT moved the appointment of the honorary members of the Central Board recommended by the United Board. He regretted that since the list had been printed Mr. John Allan (one of the Scottish representatives) had passed away. He moved the appointment of the others whose names were included in the report, and this, seconded by Mr. S. BLAKEBOROUGH (Newspaper Society), was agreed to unanimously.

## REPORTS OF THE SECTIONS.

(See Report 28, page 102.)

### OVERLAPPING IN THE MANCHESTER AREA.

On the reports of the sections, a discussion was raised on the subject of congestion in the Manchester area.

Mr. D. GIBSON (Manchester and Salford) proposed—

That this Congress accedes to the request of the Boundaries Committee of the North-Western Sectional Board, referred to in the report of the Central Board, and grants to the United Board power to deal with the Beswick Society in such a manner as would lead to a satisfactory solution of the difficulty.

He said the motion he proposed was one he had hoped the United Board would have brought forward for him. He cited the report of the committee which related to the overlapping between Beswick, Failsworth, Droylsden, and Manchester and Salford, and to the negotiations between the committee and the representatives of these societies. The Boundaries Committee had made suggestions which had been accepted by Droylsden, Failsworth, and Manchester and Salford societies, but Beswick Society had not accepted them, and the Boundaries Committee could not bring about agreement. The North-Western Section requested the United Board to bring the matter in question before the Congress in order to obtain power to deal with the Beswick Society in such a manner as would lead to the satisfactory solution of the difficulty. The point he wished to make was this: That when the boundaries sub-committee of any section put a request before the United Board in the manner in which this request had been put, one expected to see something of a tangible character put before Congress. He thought this a most vital matter. It had been shelved from Congress to Congress, and it was shelved at the Liverpool Congress in 1899; and he thought that, as the Central Board had

not done all they might have done, the Congress should pass the resolution he moved. He regretted having to introduce the name of a society, but this was due to the circumstances, and it was necessary to deal with the matter from a business point of view.

Mr. R. J. DAVIES (Manchester and Salford), who seconded the proposal, reminded the delegates that what was taking place in Manchester might take place in their own districts. When two societies operated in the one district, one more commercially successful than the other, he asked if it was co-operative that the commercial success of the one should kill the other. If one society might not be commercially successful, it was the duty of co-operators to reform that society. He congratulated the Beswick Society on the spirit that had imbued them, but they must show some friendly spirit to those who wanted to reform the society. He believed the only solution was amalgamation. They would not find two municipalities fighting against each other, and they would not find federated employers fighting, as co-operative societies were. Manchester and Salford Society was prepared to amalgamate, but Beswick Society was not prepared to do so, and he wanted, with good feeling, to get to a settlement of the question.

Mr. W. GREGORY (North-Western Section) said that when the reports were printed, the Sectional Board were in earnest about every word and sentiment expressed therein. But since then the committees of the societies of the district—Manchester and Salford, Beswick, Droylsden, and Failsworth—had had a joint meeting, at which it was agreed that the boundary lines approved by the Boundaries Sub-committee of the Sectional Board should be adopted and signed so far as it related to Beswick, Droylsden, and Failsworth—and that, with reference to Manchester and Beswick, no extension of their stores should be undertaken by either of these societies unless when agreed to by the two committees. Failing an agreement between the committees, they were to undertake to place the matter in the hands of the Union and to accept their decision. Beswick committee, however, were in the hands of the members, and the members passed a resolution forbidding them to enter into the agreement with Manchester and Salford. At the meeting of the Central Board on Saturday, it was thought that there was still a chance of having the agreement entered into, and it was agreed to request the committee of the Beswick Society to call a meeting of the members, at which representatives of the Union would have an opportunity of bringing the whole matter before the members. In view of these negotiations, he asked the mover and seconder of the resolution to stay their hands and to await developments.

Mr. J. E. JAGGER (Failsworth) supported the resolution. It appeared that the United Board had got to the end of its powers. He, therefore, wanted Congress to show the Beswick Society that they were prepared to deal with the matter. He stated that the Beswick Society had placed a branch within three hundred yards of one of the Failsworth Society's shops, and had taken almost the whole of the trade in that district. The Beswick

Society was growing very rapidly, and was crippling the other societies already referred to.

The PRESIDENT: Will you please keep to the resolution?

Mr. JAGGER: I only want to appeal to Congress to support the resolution, and to help to remedy the present state of affairs in the Manchester district.

Mr. F. SILSON (Droylsden) said the question at issue between the Beswick Society and its neighbours ought to be tackled and settled at once. A few years ago, the Beswick Society gave an undertaking to the Droylsden Society not to erect business premises in its area, but it had shuffled. "I will," said Mr. Silson, "give the Beswick Society credit for being the best shufflers in the movement." Proceeding, Mr. Silson said that before twelve months had elapsed, the society erected a branch within the Droylsden Society's district, and he believed the committee were proposing to put branches down in the area of the Manchester and Salford Society.

The PRESIDENT: Confine yourself to the resolution.

Mr. SILSON said he only wanted to illustrate the tactics adopted by the Beswick Society. He hoped Congress would do something promptly, so that the floodgates of competition would not be opened in the Manchester district and the stability of societies within and around the city undermined. He sincerely hoped the matter would not be shelved for another twelve months.

Mr. W. RODDIS (manager of the Beswick Society) said he thought the suggestion of the Central Board was a very good one, more especially in view of the action which the members of his society took a few weeks ago. He stated that the members came to the society's hall, and gave the committee such a "slating" as they had never had in their lives. This proved that the committee had tried to do what they could in the matter. It was, of course, very difficult to keep away from personalities in matters of this kind, but in view of certain remarks which had been made, doubtless with the object of influencing the Congress, he could not refrain from tackling one or two points. The Droylsden delegate had made reference to boundaries, but he ought to have told Congress that the Beswick committee were quite prepared to sign the boundary agreement as suggested by the Central Board of the Co-operative Union. He (Mr. Roddis) said the same remark applied as between them (the Beswick Society) and the Failsworth Society, but they (the Failsworth Society) said they would not sign any agreement with the Beswick committee until they had settled with the Manchester and Salford Society. (A voice: "Yes.") He again repeated his approval of the suggestion made by the Central Board, as it would give the Union an opportunity of approaching the members of his society direct and not through the committee.

Mr. W. T. CHARTER (Southern Section) said he had been appointed with Mr. Smith (Northern Section) to go into the question of overlapping in the Manchester district and obtain for the United Board independent and totally

unbiased information as to how matters stood. To those unacquainted with the area in and around Manchester he would say the problem with which they had to deal was very complex, and he did not think a solution would be brought any nearer by a discussion on local circumstances in that Congress. They had moved a step since the report of the Boundaries Committee, which would be found on page 250 of the Central Board's report to Congress, was printed. Whilst he would be one of the first to advocate extreme measures with a society which, through the recognised representatives, refused to accept the principles of co-operation as laid down by the Co-operative Union, yet he was not in favour of such a course being taken until every other means had been tried and failed to bring about an amicable settlement. On the previous Saturday, when the whole question came before the Central Board, it was decided to ask the Beswick Society, which seemed to be the defaulter so far as overlapping in this particular case was concerned, to call a special meeting of its members, in order that the matter might be laid before them from the point of view of the Co-operative Union, and a probable solution suggested. He thought the more reasonable attitude for the delegates to take up would be to support the suggestion of the Central Board; at any rate it would be better than risking a vote on the question. He could only say that the Boundaries Committee of the North-Western Section and the representatives of the United Board had only one object in view, and that was to do the best they could for the co-operative cause in the Manchester area. They were prepared to give every credit for "pushfulness," but to ensure success the co-operative spirit must be recognised. If the members of the Beswick Society refused to accept the recommendation laid down by the Central Board, then he hoped Congress would take the matter into serious consideration.

Mr. D. GIBSON (Manchester and Salford) said he was sorry the slightest feeling had crept into the discussion, but he believed it was more by accident than by design. Even at the eleventh hour, the committee of the Manchester and Salford Society were prepared and perfectly willing to leave the matter in the hands of the Central Board. He accordingly withdrew their resolution.

The PRESIDENT: We are pleased with your action.

The resolution brought forward by the Central Board was then put to the vote and carried unanimously, viz. :—

That this Congress regrets the action of the members of the Beswick Society in refusing to accept the settlement proposed between themselves and the other societies in the Manchester area, and requests the committee of the Beswick Society to call a special meeting of their members to receive a deputation, consisting of members of the Sectional Board and United Board, with a view to obtaining their consent to the agreement already entered into by the committee of all four societies at a joint meeting recently held.

## DEFENCE OF FREE SPEECH.

There was a paragraph in the report of the North-Western Section of the Central Board referring to the question of free speech by co-operators in the public parks of Manchester.

Mr. W. J. DOUSE (Midland Section and Nottingham Printers), commenting on the paragraph, said that their friends in the Manchester societies had asked the right to use the public parks for co-operative demonstrations, but they had been refused the permission to deliver addresses on co-operation. It struck him that they should speak that morning with one voice in defence of their just and legitimate rights in the use of public parks. The embargo should be withdrawn at once. Anyway, they were determined to defend their right of free speech.

Mr. J. JOHNSTON, J.P. (Manchester and Salford), said he could assure Mr. Douse, and all the delegates, that they were not going to allow the right of free speech to be taken away from the co-operators of Manchester. They tried to get the resolution of the Parks Committee, when it came before the City Council, withdrawn; but that council was so packed with private traders that they were very badly beaten. But it was only for a time. They had arranged for a demonstration of co-operators to be held in Boggart Hole Clough—a place with some modern historic association. He took a part in that agitation fifteen years ago, and he intended to take part in the one now in operation. They would not stop till they were successful. They would, he said, take every means of upholding the right of free speech to which they considered they were entitled.

## ADDITIONAL ATTRACTION AT EXHIBITIONS.

Mr. J. DAVIS (West Wales District Association) drew attention to the paragraph in the report of the Western Section dealing with exhibitions and demonstrations. He suggested that choirs should be engaged to sing in the exhibition halls. It would be an attraction that would draw the people.

## NEW CENTRAL PREMISES.

(See Report 82, page 107.)

Mr. W. J. DOUSE (Midland Section) asked if a sufficient amount of money had been obtained to cover the cost of the proposed new building which was to be a memorial to the late George Jacob Holyoake.

Mr. A. WHITEHEAD (Assistant Secretary) explained that they had had promised towards the fund a sum of £25,992. He said their original idea was that this scheme should cost about £20,000, including land. But as most of them would know, land in Manchester was very expensive. They had expended more than they anticipated on the land; furthermore, when they found such a splendid response from societies, they began to look ahead, and they were intending to put up premises that would give scope for extension. Now when wanting rooms for lectures, &c., they had

to appeal to the Co-operative Wholesale Society. They would, however, have sufficient room in the new premises for classes, lectures, and meetings, &c. So far as they could see at present, the proposed building would cost £27,000, including fixtures; hence, they were going to appeal to those societies that had not yet decided to subscribe to the fund to do so. He hoped that if there were delegates present from the societies that had not subscribed, they would go back and get their societies to help the fund.

Dr. HADDON (Hawick) was understood to say that, so far as he could understand, the Co-operative Union was spending £20,000 to build itself a local habitation and a home. It seemed to him that quite enough money was spent by societies in building, and he protested against this big sum being spent.

Mr. T. I. JOHNSON (Great Yarmouth) asked if it was necessary to build a lecture hall when there was one on the Co-operative Wholesale Society's premises. These halls were very seldom used, and the Co-operative Wholesale Society would allow the use of their hall to the Co-operative Union. There was surely no feeling of jealousy between the two organisations; they must have none of that.

The PRESIDENT explained that there was not the slightest jealousy between the two organisations. He would not like any of them to go away with that idea.

Mr. C. PIERCE (Ipswich) said he was not surprised that there was not sufficient money in for the purpose of erecting the new building for the Co-operative Union, and that it was intended to issue a circular to societies that had not contributed to the fund, especially if many societies had been treated like the one he represented. He confessed he did not know very much about the matter, but he remembered quite well that at a meeting of his society about two years ago, it was announced that the society's contribution had been returned. If that had been done with many other societies, it was not at all surprising that the money subscribed was insufficient.

Mr. J. KELLY (Central Conference Association, Scottish Section) said that although they in Scotland might not agree with this particular expenditure, he was satisfied that they had contributed their full share to the fund, and would continue to do so. He hoped they would wipe out this little deficiency.

Mr. D. MCCARTHY (Leicester) asked what was the object of the lecture hall, and who was to benefit by it? He did not believe in the Manchester people getting the advantages and other people paying the money.

The ASSISTANT SECRETARY said he was sorry when he spoke previously that he had not acknowledged the great services the Co-operative Wholesale Society had rendered to the Union. They had never had the loan of a hall refused when they had made application, and he scouted the idea of jealousy between the two organisations. The Co-operative Wholesale Society had subscribed £3,000 towards the building fund, and they would not have subscribed that if they had not thought a new hall was desirable for the

Union. Perhaps that would be an incentive for them to go back and ask for further funds towards their objects. They had sent out an appeal on the basis of 3d. per member. Societies that subscribed did so on this basis, with the exception of one society. The United Board, however, would not accept a subscription based on a smaller amount per member. It was proposed to have a roll of honour for societies that had subscribed to this fund, and it would not be fair to put a society like this along with the others. Any co-operator coming into Manchester would be able to make use of one of the rooms; it would be open to co-operators from all over the kingdom. To-day, co-operators in Manchester had no co-operative centre where they could meet or take a friend, and they hoped societies would assist them in this matter. The premises the Union had at the present time were too small for the purpose.

### CO-OPERATIVE INSURANCE.

(See Report 34, page 109.)

Mr. S. FAIRBROTHER (North-Western Section) moved the following resolution in the absence of Mr. J. Deans (who had acted as chairman of the committee appointed to consider the matter):—

That, as no definite report on this matter can be submitted to this Congress, the question be adjourned to the Congress of next year, and that in the meantime the United Board take such action as may be necessary to follow the course indicated in the resolution passed by the Newport Congress. Further, that this Congress hereby declares its right to discuss any matter of policy connected with carrying out the principles, ideals, and objects of the co-operative movement; and that in regard to an important question like "Insurance," which affects, more or less, the welfare of every individual in the co-operative movement, it is essentially the province of the Congress, which was founded to represent and propagate the opinions and ideals of co-operation, to deal with and express its opinions on a matter of such importance.

In moving this resolution, he said they were being asked not to discuss the matter of insurance at all, seeing that the committee had not finished its work. Perhaps by next year they would be able to bring something forward of a definite character.

Mr. A. EADES (Birmingham Industrial) seconded, and said it was unfortunate that they could not declare themselves on this matter after it had been under consideration a year. It was for Congress, however, to give its opinion on this subject, and they had a perfect right to express such an opinion.

The resolution was passed unanimously.

## MINIMUM WAGE.

(See Report 35, page 112.)

Mr. E. R. S. MUNDY (Exeter) proposed the following resolution on the minimum wage :—

That this Congress regrets the reception which the Congress resolution, recommending all societies to adopt as a minimum rate of wages the scale submitted to the Newport Congress, and finally adopted at Newcastle-on-Tyne, has had at the hands of the societies. The Congress resolution adopting the minimum wage was carried unanimously by delegates representing 486 societies, and the scale of wages was sent out to 1,500 societies urging them to adopt it. It is to be regretted that only 195 societies have replied to the recommendation of Congress, and of these only 79 societies are willing to adopt the scale, and 116 state that they are unable to accept the recommendations. The Congress earnestly urges upon every sectional board and district association to have this important matter more fully discussed during the ensuing year, and the Congress especially urges upon the committees of societies to have it discussed by their own members for the purpose of obtaining their support to this effort to bring all co-operative wages up to the very reasonable minimum fixed in the scale recommended by the Congress.

He said he was sorry that the work on this subject had led to such meagre results by societies. He was afraid that many delegates attended Congress and conferences, and then never attempted to induce the societies they represented to put the resolutions passed into operation. The district associations got management committees together, and resolutions were passed, and then the delegates went home and forgot all about it. Perhaps there were extenuating circumstances in connection with small societies; he had sympathy with them. He also recognised that progress in this matter would have to be slow if it was to be real. But they had a long way to go before they got to the acme of perfection. The true principle of co-operation, however, should come before profit-making and dividends. The fulfilment of these great principles rested upon their shoulders. What were they going to do for posterity for the movement? Were they going to hand down their principles in their entirety? Were they going to hand the movement down a better or a worse one? He contended that parents should not be handicapped by their children having to be put to any kind of business at low wages, and when young persons—especially girls—reached the age of twenty years or so, they should have a wage which would make them independent of their parents' earnings. It was absolutely essential, in the interests of true morality. He contended that no man over twenty-one years of age—skilled or unskilled—could provide for a family at a wage lower than 24s. per week. He asked them to think the matter over seriously,

and talk it over around the committee tables. He hoped they would not say that they were afraid of recommending these things to their members. Strong committee-men could do a lot in this direction. It was the committee-man's place to lead—tails must not wag the heads. If they would cast their eyes on both the poor and wealthy societies, they would find that where their expenses were too heavy it was not owing to paying the employés too well, but because of the extravagant policies of committees of management. Of course, good wages demanded efficient labour. Cheap labour was inefficient in the main. If they looked at it from an economical standpoint he held that seven efficient men and women would do as much as ten inefficient people. Paying good wages would ultimately benefit the society. The minimum rate of wages rested upon a just basis, and he asked them to go back to their societies after they had carried the resolution, and induce their committees to adopt it.

Mr. R. POPHAM (Newport) seconded the resolution. He appealed to the delegates not to let what was said on this subject get into one ear and out of the other; it should get into their souls. He was proud of the resolution, and he was also proud that the action of the co-operative society in Newport with regard to its bakers had improved the position of the whole of the bakers in the town. He hoped they would be able to face their fellow-workers and say, "We don't want to get rich on your sweating."

Miss A. GRATTON (Leeds) said she had wanted to get up first to second that resolution, but as she could not do that, she had great pleasure in supporting it. She could not conceive of co-operators hesitating to give a living wage to the employés of the movement. She referred to the efforts made by the guild to induce the women employés of the movement to join the Union, and she was proud that, as a result of these efforts, the female membership had been raised from about 500 to just a little under 2,000. Wages meant for the higher purchasing power of the employés; for better conditions of life; better housing; money for recreation, health, leisure, and education; and without education they could not expect their people to live respectable lives. It had been said that if the women were more loyal there would be no hesitation about granting a living wage; but did this not rather apply to the men who served on committees, and who called themselves trade-unionists, but who were—a good number of them—anything but loyal to co-operative trading? She argued that the women workers were as much entitled to consideration as the men. When they were putting up a building, they were told that there should be no thought of employing labour under the trade union rate of wages; but were those employed inside buildings of less importance than those who erected them?

Mr. R. J. DAVIES (Manchester and Salford) congratulated the committee on the report, inasmuch as it showed how the official mind of the movement regarded the attitude of the co-operative societies. The subject, he thought, was a most important one. Co-operative committees stated the rule was that the management of the society should rest with the committee, and

that even the policy of the society should not be touched by the members. He believed that if the rank and file of the members had to decide the subject it would long ago have been decided, and the wages would have been paid. Shop assistants were the most sweated workers in the country. (Question.) When girls in the co-operative movement did not get one penny per week, and when they got 2s. 6d. per week, what did they call that? When people were employed in the private trade for 16s. or 17s. per week who were over twenty years of age, what did they call that? He contended that the society which paid decent wages to its employés was the most successful society. The speaker was understood to say, in conclusion, that if this scale could not be put in practice, there would be nothing for it but to have recourse to the trades councils, and they would all regret if the national councils of the trade unions were to come to force the co-operative societies in this matter.

Mr. J. MILLINGTON (Birmingham) supported the resolution; but he called upon the Congress to remember the difficulty of fixing a minimum that would apply fairly all over the country, and reminded them that even the trade unions differentiated between various districts. He also counselled a change of methods on the part of the employés and their leaders in the agitation for the minimum wage.

Mr. S. WHITEHEAD (Bristol) also supported the resolution, which was thereupon put to the delegates and was agreed to, only one delegate saying "No."

### OVERLAPPING AND AMALGAMATION.

(See Report 36, page 113.)

Mr. W. GREGORY (North-Western Section) moved the following resolution:—

That the Congress appreciates the action of the Midland, North-Western, South-Western, and Western sections in having held sectional conferences, and also the action of the twenty-five district associations which have held district conferences, for the purpose of discussing the suggestions made by the United Board in relation to the evils of overlapping, and the action to be taken by the boards of the Co-operative Union for the prevention and removal of these evils. In these twenty-nine conferences of the sections and district associations, and also in connection with three special conferences held by the Irish Executive of the Co-operative Union, the Congress is pleased to note that, with one or two trifling exceptions, there is practical unanimity as regards the acceptance of the suggestions contained in the scheme prepared by the United Board. Seeing, however, that three sections and thirty-seven district associations have not yet seen their way to discuss these suggestions, the Congress is of opinion that it is impossible to come to any definite decision at the

present time, but the Congress strongly urges all sections and districts which have not yet given any attention to the matter to see that it has their serious consideration during the coming year, as the evils of overlapping are becoming so dangerous to the best interests of the movement that it is essential that some scheme be adopted for its prevention and cure.

He said the Congress at Newcastle expressed itself unanimously that the time had arrived when something ought to be done in order that this evil of overlapping might be stayed and prevented, lest it should grow to such an extent as to prove a serious menace and obstacle to the progress of the co-operative movement. It was necessary to-day to reaffirm that opinion, because he was certain that all who had thought the question over at all must have come to the conclusion that overlapping and competition in the co-operative movement was a very serious matter indeed. His experience had taught him that not only did overlapping interfere seriously with the business side of the movement, but it affected the personal relationship between society and society, and man and man. He had observed in almost every case brought before them that this matter of overlapping had engendered in the hearts and feelings of the committees of the various societies a spirit that made one feel that, instead of the co-operative movement binding them together, the practice of overlapping was destroying the very element which should make for the strengthening and consolidation of the movement. He felt that the time had arrived, even if they could not adopt some scheme of amalgamation, when they ought to accept some neutral body to decide their differences on this question, in order that they might not appear to be fighting one another, as they were doing. He hoped some scheme would be adopted which would make for the best interests of the movement.

Mr. J. POLLITT (North-Western Section), in seconding, said they had a right to ask why co-operators had approved of this scheme, and not endeavoured to carry it out. There was nothing in the scheme that there would be the slightest difficulty in putting into operation. He wanted them to consider the importance of the question, and to see how by overlapping they were jeopardising the working man's money. When a co-operative committee—a so-called co-operative committee—were carrying out a policy of overlapping, they were not fighting the committee of the neighbouring society, but jeopardising the money of the members of the society. What they ought to ask the representatives of societies to consider was that the movement was something higher and greater than any individual society, whatever it might be. Committee-men were appointed not only to represent their societies but to represent a great movement, and a committee-man's first duty was to the movement to which he belonged, and, secondly, to his own society. He appealed to co-operators to see what there was behind the policy of overlapping. Amalgamation was the only solution, and if they could not agree to this, they should ask the United Board, as an

independent body, with no axe to grind, to decide the matter for them. Let societies place themselves unreservedly in the hands of the Board, and they would take a sure and certain step towards the promotion of true co-operation in the district to which they belonged.

The resolution was carried.

### CONGRESS EXPENSES.

(See Report 37, page 115.)

Mr. R. R. PRYNNE (South-Western Section) moved, on behalf of the Central Board, the following resolution:—

That, in view of the variety of opinions expressed by the very few societies which have thought fit to respond to our circular on this question, only sixty-five having replied out of a total of 1,250, it is evident that very little interest is taken in the matter, the Congress therefore decides to let the matter drop for the present, and in the meantime the sections will provide for the expenses of Congress as heretofore.

He said that the feelings of the societies appeared to be that the ordinary funds of the Union should be increased and made sufficient to pay expenses to the Congress annually, instead of appealing to societies specially for this object.

The resolution was formally seconded and adopted.

### AGRICULTURAL CO-OPERATION AND ITS RELATION TO DISTRIBUTIVE SOCIETIES.

(See Report 38, page 117.)

Mr. D. McINNIS (Midland Section) moved the following resolution:—

That this Congress receives with pleasure the report showing that considerable progress has been made by the conference appointed according to the resolution of Newcastle Congress, in the direction of bringing about closer business relations between the agricultural and distributive societies; and seeing that the work of the conference is not yet fully completed, and there is a necessity for still further discussion of plans and details, which can only be properly done by a continuation of the conference composed of representatives of the two movements, this Congress hereby agrees to the continuation of the conference, as now constituted, for the ensuing Congress year, and that a further report be made to next Congress.

He said: It falls to me to move this resolution. I feel, however, that owing to the state of unrest shown in the Congress during the last few minutes, you will desire that I should not say much about it. But it is a resolution about which one could say a great deal. The object of the Newcastle

resolution was to throw together the great wings of the co-operative movement. Eight or nine years ago the Agricultural Organisation Society—with which I have been connected during the whole of its existence—could not have been called a great wing of the co-operative movement of this country. But that condition of things has changed, and the magnitude of the trade done by this producing organisation, owing to propaganda, now amounts to £1,000,000 per annum. Hence the necessity for bringing together these two great wings of the movement. The Agricultural Organisation Society is not in the same position as the industrial societies; the conditions are different. Agricultural societies have had to contend against sluggishness, ignorance, and apathy of despair as well. Notwithstanding that, the movement is increasing. Since the Newcastle resolution was submitted to the Union, the Union has taken steps—as the Union always does—on democratic lines, to ask the wings of the movement to send representatives to joint meetings. The first question was—Was there a desire for closer association? We find there was a desire for closer association between the agricultural societies and the two great societies representing the industrial movement. The difficulty is—how can this closer association be secured? When you come to consider the individualistic character of those who comprise the agricultural societies, and, on the other hand, when you come to consider the disinclination in the industrial movement to accept anything outside their accustomed channel, it is then you will see or know something of the difficulty with which we were confronted. But bit by bit we have made improvement, and we ask you to consent to our going on for another year. We realise that the way is open. The possibilities are great. The difficulties are many; but with a true co-operative spirit increasing, as it is doing, we hope to surmount those difficulties and bring our inquiries to a successful conclusion.

Mr. R. A. ANDERSON (Irish Agricultural Organisation Society) seconded the resolution. He referred to the difficulties associated with the work undertaken by the society, and said a closer union between agricultural and industrial co-operative movements could not but be to the advantage of both. There were already evidences of a better feeling between the two bodies; they became apparent at the meetings of the various organisations recently held in Manchester. Nothing but good could result from this interchange of ideas. The industrial movement would benefit greatly by the development of co-operation amongst the agricultural workers. The two movements had much in common, and only a misunderstanding had kept them apart. The impression had got abroad that the agriculturist in Ireland wanted the highest possible price for his produce from the consumer, but that was not the idea of the Irish Agricultural Organisation Society. It was necessary for them to get the utmost out of the land in Ireland, and they endeavoured to send the produce to England at mutually satisfactory prices to the producer and consumer. The consumers went abroad for many things, but he appealed to them to give all the support they possibly could

to the small holders in Ireland. They would be doing national work, which would benefit the agricultural and industrial co-operative movements. He then gave figures showing the progress of the Irish Agricultural Organisation Society. The society had been in existence twenty-one years, and at the present time had over nine hundred organisations affiliated with it. They did a trade approaching two-and-a-half millions sterling, and had a membership which exceeded one hundred thousand. Those figures, he thought, did not represent a bad record, when everything was taken into consideration. Their difficulty was the apathy and the conservatism of the farmers; but it was gradually giving place to a brighter outlook and a more progressive spirit.

Mr. J. EAGER (Burry Port) said he moved the resolution in favour of appointing the committee at the Newcastle Congress, and now he had great pleasure in supporting the proposal made by Mr. McInnes. He would content himself by urging the delegates to read over the report in the Appendix. They would find that the committee had done much good work, and that there were great possibilities in front of them.

Congress adjourned for luncheon at 12-30 p.m.



## SECOND DAY OF CONGRESS.

### AFTERNOON SITTING.

The delegates reassembled at 2 o'clock for the continuation of the Congress business.

The attention of the President was drawn to the fact that one of the standing orders provided for the vote being taken by show of cards. He replied that the vote was only taken by cards when there was a doubt. Up till now the vote, which had been by show of hands, had been quite satisfactory, he thought, to everybody.

#### THE HOUSING PROBLEM.

(See Report 41, page 121.)

Mr. J. JOHNSTON (Manchester and Salford) moved the following resolution:—

That this Congress hereby reaffirms its opinion that the housing question is one of the most important, because of its effect upon the well-being of the community, and earnestly invites

the most serious attention of the co-operative movement—distributive, wholesale and productive—to the necessity of dealing promptly, fully, and practically with this problem, because bad housing is one of the principal causes of physical deterioration and a high death-rate, whereas good housing is the most important factor in developing the physical condition of the people to the fullest extent, and, consequently, the development of the mental and moral conditions of those living under such conditions.

In doing so, he said he believed the co-operative movement should do more to provide for the physical well-being of the people by providing better houses. He ventured to say that the housing problem was second only to the great problem of unemployment. If the people had not sound bodies the probabilities were that they would not have sound minds. People who lived in slums, insanitary houses, crowded together, were stunted in growth, and stunted morally. This was extremely important. If they examined the figures in respect to housing in our great cities, they found not only physical degeneration, but moral deterioration, followed largely on these bad conditions. If they took the figures in respect to illegitimate children they would find in London, where 300,000 families lived in single rooms, 3 per cent of the children born were illegitimate. If they went to Berlin where there were 700,000 families living in single rooms, illegitimacy was 7 per cent. In Stuttgart, it was 15 per cent, and he could mention other towns of a similar character. He knew one where it was 25 per cent. He mentioned these facts to prove that the housing question had a strong moral aspect which ought to appeal to them. The physical aspect, however, would be what they would have to concern themselves with primarily, because on the physical condition of the people depended the moral and mental states as well. If they took the congested part, he continued, of any large town—Liverpool, Manchester, York, and Oxford—they would find that the death-rate was about 24 per 1,000. If they took the part that was not congested, they would find that the death-rate was about half of that—11 or 12 per thousand. They had an average death-rate in this country of about 16 per thousand, but if they could only house their people under proper conditions they could reduce it to half of what it was at the present time. He would just mention one or two examples—proof of this. At the Letchworth Garden City, where not more than twelve houses per acre were allowed—that meant sixty people per acre—the death-rate was six per thousand. They would see what a great saving of human life there was there. At Bournville, the death-rate was 8 per thousand, and at Port Sunlight the death-rate was between 8 and 9 per thousand. He would now deal with the question from an economic standpoint. Wherever co-operative workshops were erected, the value of the land thereabouts increased at an enormous rate. The co-operative movement, therefore, ought, when establishing their industrial workshops, to secure sufficient

land in the neighbourhood to house the people. It had been said that there was a certain amount of risk about this business; that it may not pay. Perhaps it might not pay 5 per cent in money, but it would pay at an enormously higher rate in the physical, moral, and mental improvement of the people. Might he be allowed to illustrate that fact so far as Bournville was concerned. The houses there were not occupied mainly by workers in that factory, they were occupied by people who worked in Birmingham. He wanted to voice this matter because it was often given as a reason why the movement should not enter into similar enterprise that the workers would not occupy the dwellings. He found that there were always over one hundred people waiting on the books for houses, and that showed, he thought, that the people wanted such houses. The houses at Port Sunlight were occupied by the workers from the factory. There was, he said, in conclusion, another aspect of the question, and that was that good housing not only decreased the death-rate but increased the value of human life. From inquiries made by a Liverpool doctor, it was found that the children in the higher grade schools of Liverpool were 47in. high and weighed 47lbs. In the poor schools the height was 44in. and the weight 43lbs. At Port Sunlight, amongst the working class population, the height was 45½in., and the weight 50lbs. He had great pleasure in proposing the resolution.

Mr. T. ANDERSON (York), whose remarks were only indistinctly heard at the press table, seconded the resolution, and said he was interested, like Mr. Johnston, in this question. Though housing conditions might be improved and the people's lives made longer, they were also accentuating the question of unemployment. That, however, should not stop them from attempting to solve the housing problem. He would like to see the Co-operative Wholesale Society experiment in housing—if they had the money—somewhere near some of their large productive factories, similar to Bournville and Port Sunlight. He was sure they would have no difficulty in letting the houses. Other people would be glad to occupy the houses if the employés did not. If anything was to be done inside the movement, he hoped they would set an example to municipal authorities.

Mr. R. S. PEARCE (Southampton) said that before they passed any resolution, they ought to consider the question of unemployment with respect to housing. Two years ago, in his district, there was a great trade depression, and a local company had built a number of houses upon their estate for the workers. He ought to say, before he went any further, though, that at Bournville the workers were steadily employed and the wages were sure. But here was where the question of employment came in. On the estate of which he was speaking, the houses were well occupied until the trade depression, but then unemployment forced them to go, and they lived with friends or relatives, sometimes four families living in one house. Poverty thus played a big part in the question. Necessity compelled them to live somewhere, and hundreds of houses in the district were built to accommodate several families. He thought the whole question

rested upon that of unemployment. If they could give the people fixed employment, then he thought there would be no lack of suitable houses for the people.

Mr. H. R. ALDRIDGE (Guildford) said that if there was one thing this subject meant in grim reality, it was disease and death. They were going through a period of national mourning; and one might say with regard to the late King Edward, that ever since he sat as chairman of the Housing Commission he had been a real housing reformer. They had reason to hope that his son would prove to be a model landlord, after what he had done on the Duke of Cornwall's estate. Since they had met at Congress last year a new Act had been placed on the Statute Book, giving power to put an end to the jerry-planning of towns. They had already killed, or scotched, the jerry-builder. He hoped co-operators would see the need for endeavouring to secure that the overcrowded land was properly planned and that they would take a pride in having beautiful gardens surrounding their houses. They had a far greater problem than that which could be coped with in the co-operative movement, and he wanted to appeal to the delegates, as citizens, to see that the new Act was not allowed to become a dead letter. When a controversial subject was under discussion, they could get some one to boiling point; but when it came to matters of civic or national duty, one could not get them to see their duty. It was quite true that one could not enthuse about drains, or about death-rates. This reminded him of the local councillor who was asked what was meant by the statement in the local health officer's report, that the death-rate was 14·7; and, after some hesitation, he replied that he supposed it meant fourteen dead and seven on the point of death. While it might be difficult to enthuse on these subjects they knew that in some of the towns where co-operation was strongest the death-rate was sailing up to 18 or 19 or 20 per thousand. They had now two great crowning principles of housing reform. They could have their towns properly planned, and, in the second place, the slum was at last illegal. The law in regard to factories went from Land's End to John o' Groats, while the law with regard to housing broke down at every village; but they could now have the slum declared illegal, and he hoped they would have prompt and thorough action on the right lines.

Mr. D. MCCARTHY (Leicester) agreed that this was a question of wages. If the wages of the people were regular and sufficient, they could get plenty of good housing, and a good many of the people who took up the housing question forgot that it was a wages question. He could mention an Act of Parliament passed by the French Government giving the borough authorities power to give free medical advice where the death-rate of women was 28 per thousand, and by the municipality giving free medicine and attention the death-rate had been reduced to *nil*. He meant that the death-rate among the classes which gave the 28 per thousand was reduced to *nil*. Co-operators should use their own powers, but he reminded them that these powers were limited compared with the powers of the nation. Unfortunately,

with co-operators, many things which were for the good of the people were called politics, and he complained that the delegates displayed impatience while subjects of that kind were under consideration.

Mr. H. R. PROSSER (Gloucester) thought, from the Co-operative Wholesale Society's point of view, there was room in this for a great experiment, and something pertinent from an educational point of view could be done by co-operators.

Mr. P. J. AGNEW (Coatbridge) said that among the many important questions to be considered by the Congress, none was so important as that upon which Mr. Johnston had submitted his resolution. In dealing with that question, however, they were likely to forget many phases of it. He put it to the Congress that there was a large percentage of the people of the country whom co-operation did not touch. They did not touch the slum dweller, even in the matter of providing the slum dweller with tea and sugar and butter and cheese; were they likely to touch the slum dweller in the matter of housing conditions? It was important that the Congress should pass a resolution on that subject; but the duty of the co-operative movement went beyond the co-operative movement as they understood it. They had to fight the conditions of the people in the streets of the cities and towns, and to see that the right men were put in the right places, and to send working men and co-operators—who understood the lives of the workers in the slum dwellings—to councils and public bodies to voice the aspirations of the people, and to see that these public bodies did their duty.

Mr. F. H. BRUFF (Birmingham Printers) was understood to say that co-operative societies should set an example to other organisations, and erect houses for members at a reasonable rental.

Mr. J. SHARPLES (Blackburn) said he agreed with the general principle raised in the discussion, but he could not agree with the idea set forth by Mr. Agnew that co-operators should take all their milk and porridge at the hands of the legislators. He thought the object of co-operators was to join together in such a manner as to lay hold of the privileges of the country and turn them to their own advantage, which they could do and keep within law. They had the money, and they had huge resources. Many societies limited the amount of money which they would take from members. Were they going to let it be known to the world that they were not prepared to do anything at all, and that they were going to appeal to Westminster to do everything for them? That was not his idea, and he hoped it was not the idea of the majority of his fellow co-operators. He appealed to them to work out their own salvation, and not simply lay themselves at the feet of officials. Let them be worthy of the trust placed in them, and work in the spirit of their co-operative motto—"Each for all, and all for each."

Mr. JACKSON (Edmonton) said there was plenty of money in the co-operative movement, and it should be used promptly in the building of houses for members of societies. At the present time, many of their members had to live in houses built by men who did not pay sufficient attention to

sanitary and other matters, and he thought the money which they (the societies) had at command might be used in effecting a remedy. He also appealed to co-operators to see that the right men were placed on their local bodies, and not allow them to be governed by house agents.

Mrs. COTTRELL (Ten Acres and Storchley) said she recognised the difficulties which stood in their way, but she thought they could be overcome by enthusiasm and determination. She spoke in support of the resolution as a woman whose husband worked in Birmingham and lived in a house rented from the Bournville Trust. The house, in common with other houses on the estate, had been built by the aid of the Co-operative Building Society. She hoped there would be before long many such places as Bournville, and that they would be built on land owned by co-operators and not simply rented from a Trust. She also stated that the village of Bournville was controlled, not by Mr. Cadbury, but by a trust, which was responsible to the Charity Commissioners for returns. She wanted to emphasise the necessity of co-operators studying the housing problem, because it was of vital importance to women and children. She knew from experience that the children of Bournville, particularly those born and bred in the village, were much better physically, and she thought she might also say morally and mentally, than the children who were crowded and herded together in slums.

Mr. J. JOHNSTON, in replying to the discussion, said that he welcomed the Town Planning Bill, to which reference had been made by Mr. Aldridge, as a help to enable them to deal with the laying out of towns in a proper manner. Unfortunately, it was a difficult Bill to understand—they had to send for the lawyers; and he did not like calling in the lawyers, they make you pay dearly for it. The Local Government Board had issued regulations recently to enable town councils to carry out the Town Planning Bill, but the regulations were more difficult to understand than the Bill itself. The Bill would not enable them to deal with the worst forms of housing in their towns; it would not enable them to deal with existing slums, though it might prevent the formation of new slums. But they could only deal with existing slums under the Public Health Act. The important thing in the Town Planning Act was that the number of houses was limited per acre, and that tended to lessen overcrowding. They had in the co-operative movement, however, the means and the power—and the ability, if it were only exercised—to deal with the housing problem in a proper manner. They need not depend upon by-laws of local authorities; they ought to buy land themselves, and see that that land was utilised in the best possible way by making different classes of houses. He urged that the matter should be brought by the delegates present to the members of their respective societies.

The resolution was carried.

## THE PUBLIC CONTROL OF THE MEANS OF TRANSIT.

(See Report 42, page 123.)

Mr. W. T. CHARTER (Southern Section) moved the following resolution :—

That, in view of the efforts now being made by various railway companies to combine for economy of working, and in view also of the immediate necessity of such combinations being sanctioned by Act of Parliament, this Congress is of opinion that to ensure the best results to the nation, as passengers, employés, or traders, it is essential that the railways should be under the control of the State ; and that this resolution be sent to the Prime Minister and to the President of the Board of Trade.

He said : I think that the three or four paragraphs which precede the resolution in the report form a sufficient preamble to the whole of the subject. When we consider to what a large extent the question of carriage of our goods enters into the cost of articles which we sell and produce, I think you will agree that it is quite time some steps were taken by the associated bodies, so that private means of the control of transit could be removed and we could have some authority over that control. On account of the pooling of traffic by various railway companies, the monopoly now in the hands of the railway companies was being strengthened. There was practically a monopoly now, without control by the public, and it would be much better to get control by the State instead of being at the mercy of financiers. I know there are some who will say that this subject is too socialistic, or too political for a Congress like this. But I contend that this is a very important matter for co-operators. If the State should take over the railways, they must be prepared for a very large capital outlay. But I contend that what is done in private concerns could be done as well, if not better, by State ownership. I think this co-operative Congress will have no two opinions as to the wisdom of getting into the hands of the State—of which they are such an important part—the control of such an important branch of industry as the means of transit. I move the resolution with pleasure.

Mr. C. PIERCE (Ipswich) seconded the resolution. He said it would be to the welfare of the co-operative movement. Many important points had been brought forward. In America, the big trusts were always dipping their hands into the public purse. The trusts were growing in England, and they were dipping their hands into the pockets of the people. Between the people and these trusts the co-operative movement alone stood. Travelling rates might in the future be used by these trusts getting a controlling interest in the railway companies. They could be used to the disadvantage of the co-operative movement, and make it practically impossible for co-operative societies to compete with those great rivals which were threatening the movement to-day.

Mr. T. I. JOHNSON (Great Yarmouth) said some years ago he made a

special study of this subject. He had noticed how slowly but surely privileges in the matter of transit had been curtailed owing to the monopoly of the control of railway traffic. In France, owing to the system which prevailed, the means of transit were much cheaper. He submitted that the question of cheap transit was almost as important as good water, pure air, and cheap light. He did think, if they could arrange for the State to take over the railways on fair lines, not only would the public benefit, but one of the problems in connection with the housing question would also be solved.

Mr. E. O. GREENING (Southern Section) said he believed he was going to give his friends a pleasant surprise. He was asked the previous day if he intended to place the co-operative movement in a kind of water-tight compartment. He replied that he was not so unreasonable. There were questions which seriously affected the co-operative movement and its interests, and which did not divide co-operators into political parties, with the danger of splitting up their societies and alienating large sections of their members. The question before them was one of them, and he was glad to see that the resolution only spoke of public control, and not Government ownership and official working. He was in favour of public control, and opposed to Government ownership and official working. An unique opportunity now presented itself to solve this question on real co-operative lines, and to convert the whole gigantic system of railways in the United Kingdom into so many co-operative copartnerships in which the public would be represented, the employés would have an interest, and the interest of the owners would not be taken away. He hoped no one would say this was impossible. It was only fifteen or seventeen years ago since the system was adopted by the South Metropolitan Gas Co., and already twenty gas companies had adopted similar schemes, and more than forty millions of capital—more than the whole of the share capital of their industrial co-operative movement—was now invested in these copartnership gas companies. The dividend could not be raised without reducing the price of the gas to the consumer, and without giving a corresponding benefit to the employés. They had representation on the board, the consumers had large holdings and representation on the board, and before long he believed nearly every gas company throughout the kingdom would be worked on this system. The change, so far as the railways were concerned, could be easily made. When railway companies came before Parliament, Parliament would say to them, "We will grant what you ask on condition that you convert yourselves into copartnerships, limiting your profits in the first instance to what they are at present. But as profits increase the public shall have its share; there shall be reduced fares; the employés should also have their share; and the shareholders shall also have their share." By that means there would be a union of all interests. They could make it a condition that new issues of railway stock should be issued, in the first place, to the consumer and the employés. By this they would be making those companies into practical co-operative concerns, carrying on their transactions in the public eye, just as the co-operative movement did to-day.

Mr. G. REYPERT (Portsea Island) said that the amalgamation of the railway companies would mean a large displacement of labour. It should not be forgotten that at present they had a railway clearing house; this would be unnecessary under State control, and it employed a large number of workpeople. Were the delegates convinced that they would have more privileges under the State than they had under private control? He was not defending the railway companies, but he wanted to look at the question from a practical point of view. (Cries of "Vote, vote.")

The PRESIDENT: It is evident Congress thinks enough has been said on this subject, but if you think it advisable that one or two more speakers should be heard—— (Cries of "Vote.")

A show of hands was then taken, and the President declared the discussion closed.

The resolution was then put and carried.

### ORIEL COLLEGE SCHOLARSHIPS.

(See Report 43, page 124.)

Mr. T. I. JOHNSON (Great Yarmouth) asked that greater publicity might be given to the Oriel College scholarship.

The ASSISTANT SECRETARY said he did not think greater publicity could be given. A poster was sent to every society announcing the particulars with respect to the scholarships. Then they advertised in the *News*, and he thought this ought to be sufficient.

Mr. G. GOODENOUGH (Castleford) proposed the following resolution:—

That this Congress, having regard to the fundamental importance of sound learning, extended knowledge, and developed citizenship, deems it essential that an inquiry should be made into the conditions of endowment, the method of finance, and the systems of government obtaining in the Universities of England, with a view to the making of recommendations designed to secure that such Universities shall become national institutions equally in touch with all sections of the community, and it hereby requests the United Board of the Co-operative Union to bring this resolution before the Prime Minister and the President of the Board of Education.

He said he happened to be on the Central Education Committee during the past two years, and that committee had appointed representatives to the joint committees of various universities in the country. And these representatives had found that the new spirit that had been manifesting itself throughout the country had found its way to the universities. The dreams of the old men of the past were becoming the visions of the young men of to-day, and they had found a spirit of helpfulness in the young men of the universities towards the problems with which they were faced to-day. These men, however, were faced with a difficulty, inasmuch as they were

covered by dead men's ideas and past traditions. An opinion existed that the movement for a commission was an attempt to side-track other movements aiming at getting the universities open to the people. In fact, he thought that himself at one time, but he had a different opinion now. He afterwards went on to say that the younger universities had representatives of labour on their governing committees, but the older universities were governed pretty much as they liked. Many of the universities were intended for the education of the workers, but they had passed into the hands of the aristocracy. By the appointment of a Royal Commission, they had everything to gain and nothing to lose. From "Oxford and Working-class Education," he found a statute about the Baliol College as follows:—"And in order to better provide for the sustenance of poor men, for whose advantage we intend to labour, we will that the richer in the Society of Scholars shall give diligence to live so temperately that the poor be in no way burdened on account of onerous expenses." He had pleasure in proposing the resolution.

Mr. T. M. WILLIAMS (Castleford) seconded the resolution. He said he had experience of educational work, and he had found that ability was distributed vertically in all social grades of society. It was not distributed horizontally. Ability was found in rich and poor children, but he recognised that the poor children did not get a chance of having their powers developed. The children ought to have a sound education, not so that as they would leave their class, but so that they would help their class. The working class were the nation, and if they could be brought into contact with the undergraduate, great benefit would result to the nation. They had found in the Workers' Educational Association that work could be done by the working-class student equal to that of the undergraduate. He had the authority of an Oxford professor for saying that. The man who came out of the industrial field, and who came into contact with the bookworm, was bound to lead to the development of truth. The great barrier to developing the minds of the workers was the financial barrier. That should be removed, and the way to do it was to get back the endowments for their rightful application. He concluded by saying that Eton Public School was established for poor scholars in the reign of Henry VI., but in 1869 a new statute was passed which made the school open to all British subjects. The result was that a poor scholar had never been there since. The school had recently had £151,000 from unearned increment.

Mr. W. R. RAE (chairman, Education Committee) took occasion to point out that in the wording of the resolution there was a slight mistake. The word "England" did not cover everything, and he had been asked by his friends across the border to alter it. It was more than twenty-five years ago since he had worked his way through a Scottish University, and heaven knew he was poor enough. He thought the Scottish universities were open to everybody who had brains, but there must be reason for inquiry into the Scottish universities, and he asked permission to substitute

for the word "England," the words "Great Britain." (The alteration was agreed to.)

Mr. W. J. DOUSE (Midland Section) said he was pleased to know that the Congress was being invited to give its opinion on the subject of the conditions under which moneys had been left and grants made from the imperial exchequer for the higher education of the people. Some of them had been privileged to see copies of old wills. He had seen dozens of these in which the wording distinctly showed that the money left to the institutions was for the purpose of endowing the education of the poor for ever, but before the working classes had the chance to have a vote, the middle classes and the upper classes appropriated this money, so that the money left to the poor was now used for the education of the rich. One would have thought that the rich would have indignantly declined a charitable dole, but the rich were instead shirking the responsibility of parentalism. The people were strong enough to demand that an inquiry should be granted into the whole subject. The sums involved must amount to millions; but they would open the doors; they would examine the parchments, and justice would be done.

Mr. J. S. ARMITAGE (North-Western Educational Association) supported the resolution, but he complained about the conditions at the examinations under these universities.

Mr. J. ARGYLE (Working Men's Club and Institute Union) thought the inquiry demanded was badly needed, and they wanted to have the university system completely overhauled. They demanded that all the universities should be national institutions for the benefit of all sections of the community. They did not approach this question in any selfish spirit. They might have said to the rich people, "You have enjoyed the universities for a long time, and now it is our turn," but they took a broader spirit than that, and they demanded that the universities should be for all sections of the nation. They wanted the resources of the universities to be so applied as to broaden the great highway from the elementary schools to the universities, which was the high aim of the Workers' Educational Association. Behind him he had half-a-million adult members who belonged to his union.

Mr. G. GOODENOUGH rose to close the discussion. He emphasised his contention that education was everything, and that they were only now beginning to get education on the right lines. He quoted the "philosophic" facts that a beautiful peach was once a bitter almond, but had been changed by training, and that a cauliflower was only a cabbage with a college education. He argued that what the horticulturist could do could also be done with human nature by training. He did not want to pass the resolution in a bitter spirit—the working people knew they had been "done"—but in dealing with the resolution he wanted the delegates to put their Sunday principles into operation.

The resolution was unanimously approved.

## THE INTERNATIONAL CO-OPERATIVE ALLIANCE.

A resolution was moved on the subject of international co-operation by Mr. W. MAXWELL (chairman of the International Co-operative Alliance). It was as follows:—

That all British societies be urged to take an active interest in the work and development of the International Co-operative Alliance, which has done so much, in the course of its comparatively short existence, in bringing together in close and friendly relations the co-operators of all countries and nationalities, and that the societies be recommended to contribute to its funds according to their means—the minimum subscription for a small society being 10s. per annum. Further, that our societies which are affiliated to the Alliance be urged each to send a delegate to the next International Congress, which is to be held at Hamburg in September this year.

He remarked that the resolution was concerned with two matters: (1) having reference to the need of keen interest in the International Co-operative Alliance; and (2) a request for liberal subscriptions. He was sorry that he had to speak on this subject again—having spoken on it the previous evening—but some one had said that one of the characteristics of the Scotchman was that of begging. He was sorry that many societies in England had not yet seen that it was to their interests to subscribe to that Alliance. The work was expensive because they had great distances to cover. Those who attended the meeting last night must have been delighted with the splendid work that was shown to have been done by the Alliance. M. de Boyve, who was present on the platform, was present at the commencement of the Alliance twenty-four years ago. There were now twenty-five countries associated with it, all in close correspondence and keenly attached to each other. They gave information to small countries as to how to start societies. England had already subscribed £400, which was more than had been contributed by any other country; but there was no nation so rich in co-operators as that of Great Britain. He hoped, however, they would take a hint about the need of funds. Every three years the International Alliance held a Congress; this year it was at Hamburg, and their German friends had sent a most cordial invitation to co-operators of the United Kingdom. He hoped they would all see that they were fully represented at Hamburg. That day they had been discussing matters which they would find set at rest by a visit to Germany. They had State railways there, and the labour conditions were worth inquiring into; in fact, by a visit to Germany they would probably have removed from their minds a good deal of rumour and falsehood that had been going about of late. There was much to learn from Germany, and they would find no more willing teachers than their continental friends. British visitors would be surprised with the intelligence of German working men. An arrangement had been made for all speeches

to be translated into the languages of the delegates present. And he was sure that by a visit to Germany, much insular prejudice would be removed, and they would see that they were not foreigners one to another so much as brother-co-operators.

Mr. W. R. RAE (vice-president) seconded the resolution, and gave particulars of the various routes by which co-operators attending the International Congress could reach Hamburg. With respect to the other matter mentioned by Mr. Maxwell—the necessity for raising funds—he said he once asked a society to subscribe, and received a reply to the effect that the work of the Alliance would be of little avail, because nothing could bring the nations together. But he reminded them that England and Scotland, at one time in their history, were as bitter enemies as any two nations in the world, and that the men of Yorkshire would cross over the county border to have a row with the men of Lancashire. History had also shown them that, as the experience of men widened, as their knowledge deepened, and as humanity became elevated, they forgot local quarrels, and worked for the time when they would all be brothers. Were they to suppose the mere accident of tongue would keep men of different nationalities always apart?

Mr. D. MCINNES (Midland Section) said that from his experience of the work of the International Co-operative Alliance and from advocacy of its claims upon British co-operators he could say that societies had responded nobly to appeals for financial assistance. He was one of the first to read a paper on the claims of the Alliance, and he dwelt upon this one fact: that at that time—it was many years ago—the work of the Alliance did not demand a very great deal of money. What they wanted in those days was that societies should identify themselves in spirit with the Alliance and subscribe more largely, as the work grew in magnitude. The time had now come when the executive committee would like societies to increase their subscriptions. So far as the Midland Section was concerned, he said the response had been quite up to their expectations.

The resolution was carried unanimously.

Mr. G. HOPKINS (Tredegar) said that no provision seemed to have been made for delegates from societies in Wales to reach Hamburg. "I claim," he said, "on behalf of little Wales, to have a passage through somewhere."

The PRESIDENT: Wales will find its way as it has always done.

#### DEPARTURE OF GERMAN DELEGATES.

The PRESIDENT announced that it was necessary at this stage for the German delegates to take leave of the Congress.

Messrs. Scherling, Markus, and Kaufmann then came to the front, and made their adieus.

Messrs. SCHERLING and KAUFMANN made brief speeches, and thanked the delegates for the kindly way in which they had been received. Both of them expressed regret at the absence of Mr. Gray, and a desire to see as

many delegates as possible at the International Congress at Hamburg. Mr. Scherling described Mr. Gray as "our teacher," and Mr. Maxwell as "the father of co-operation in Germany."

The PRESIDENT: Mr. Markus desires me to say "good-bye" to you on his behalf.

The delegates left the Congress with the strains of "For he's a jolly good fellow" ringing in their ears.

The delegates proceeded with their review of the Central Board's report, but there was no further discussion, and on the motion of the PRESIDENT, the report was adopted.

### CONGRESS REPORTS.

Mr. G. B. GILCHRIST (Glasgow Eastern) moved the following resolution:—

That this Congress instructs the Central Board to issue the report of the United Board to Congress, together with the resolutions to be submitted to Congress, and that sufficient copies be sent out to each society affiliated to the Co-operative Union. He was understood to say that if societies received a larger number of copies of the report, they could have the various matters contained therein discussed by the members and the delegates instructed accordingly.

Mr. P. J. AGNEW (Coatbridge) seconded the resolution, and briefly supported the remarks made by Mr. Gilchrist.

The ASSISTANT SECRETARY said the resolution was out of order, because to carry it into effect an alteration of rules would be necessary. Apart from that, the resolution was very indefinite; it did not state how many copies should be sent, and it did not state how many weeks before Congress they should be issued. Mr. Whitehead proceeded to explain that societies were asked to intimate the number of delegates to Congress, and they were supplied immediately afterwards with a corresponding number of copies of the reports. Societies were also asked to give their delegates instructions as to how they should vote at Congress. If societies would only do this it would be to the advantage of Congress.

A vote was afterwards taken as to whether the delegates should go to a division on the resolution, and the Chairman declared it to be in favour of Congress proceeding to next business.

Congress adjourned at 4.45 p.m.



# THIRD DAY OF CONGRESS.



Wednesday, May 18th, 1910.



## MORNING SITTING.

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The delegates reassembled at 10 o'clock, the President (Mr. H. J. A. Wilkins) again occupying the chair. At the outset he read a telegram which had been received from the Hearts of Oak Benefit Society, then sitting in conference, expressing their good wishes for the success of the Congress and sending fraternal greetings.

## RULES OF THE UNION.

The business which was next to occupy the Congress was the consideration of the proposed amendments to the rules of the Co-operative Union, and the PRESIDENT, in introducing the matter, said they had now come to a very important part of the business. The United Board had for some time past been carefully considering how the movement was constructed and controlled. Those of them who were members of friendly societies and trade unions had, perhaps, at some time or other, had a taste of what revising rules meant. It was a most difficult thing to tackle, and could not be rushed through. They must give the matter careful consideration in order that any alterations should be beneficial and last for a number of years. So far as the rules of the Union were concerned they knew that they had been in operation for a long period, and there were undoubtedly a number that needed consideration and revision. He thought he was expressing the opinions of the United Board when he said that they realised that some of the suggested alterations ought to be referred back so as to allow the movement time to consider them, but, at the same time,

there, were some that needed no such delay. There was only just a word needed in some of the rules, and these might be passed. It was a serious and important matter, and it was in their hands. Personally, he thought they could pass the less important alterations and hold the others over until next year. Mr. Whitehead thought, concluded Mr. Wilkins, that for the purpose of guiding the United Board, and for the purpose of feeling the pulse of the Congress, they would like those resolutions of a controversial character discussed, and they might thus present them in future in the form so desired.

Mr. A. WHITEHEAD (Assistant Secretary) said the proposals had had the consideration of the Central Board and of the Sectional Boards. They knew several of the proposals would not pass that morning, but the Union, if they did not discuss them, would be in the same position at the next Congress as they were that day. ("No.") They wanted to be able to put them into concrete form so as to be able to send them out in the correct form, but he warned the Congress that if the proposals were not discussed the Union would stand in the same position next year. They would like to have the opinion of Congress, or a guide from Congress, as to what their ideas were.

The PRESIDENT: You have heard what I have had to say and what Mr. Whitehead has had to say. Our friends from Woolwich have a resolution to move.

Mr. J. DICKINSON (Woolwich) moved a resolution, of which notice had been given, in the following terms:—

In view of the extreme importance of some of the proposals contained in the suggested alterations to the rules of the Co-operative Union now submitted, the short time allowed the society members of the Union to consider the same; the fact that the suggested alterations, if carried, would involve a variation in the conditions upon which membership of the Union was originally sanctioned by the various societies who are members of the Union, and in consequence the necessity of submitting such proposals to their members; that the members of the Union have not been notified that a complete revision of rules was under consideration and an invitation extended to them submitting such proposals to their members; that the members of the Union have not been notified that a complete revision of rules was under consideration and an invitation extended to them to submit suggestions to the United Board; that as under Rule 58 six weeks' notice must be given by any member of any amendment to any of the rules other than those now proposed by the United Board to be altered, and the desirability of admitting such amendments for discussion when a *complete* amendment of rules is under consideration—that the whole question be adjourned till the next Congress, and, in the meantime, the various Sectional Boards be requested to convene conferences in order that the proposals may be thereby discussed and, where necessary or

advisable, an opportunity be given the various societies to consider in general meeting assembled the chief features proposed to be amended and to instruct their delegates accordingly.

Mr. Dickinson said his society felt that the proposals needed serious consideration. Some of them, they thought, were so vital that they made for disintegration rather than for cohesion. The language in which they were couched was arbitrary and coercive, which they deplored, and were bound to combat.

Mr. W. FORBER (Bolton) seconded the resolution.

The PRESIDENT, in putting it to the meeting, called upon the tellers to take their places, but it was found unnecessary to count the votes, the majority in favour of the Woolwich proposal being obvious.

#### APPOINTMENT OF AUDITOR.

The PRESIDENT: The next business is the appointment of Auditor of the accounts of the Union. Mr. T. Wood, our Auditor, is eligible for re-election.

Mr. Wood was unanimously elected.

#### WHITEHAVEN DISASTER.

Mr. J. MURDOCH (Northern Section) moved the following resolution:—

That, in view of the geographical isolation of Whitehaven, and because there are very few large co-operative societies near to help in the formation of a disaster fund, this Congress empowers the United Board to issue an appeal to the co-operative societies generally, and to form a disaster fund to be administered by the North-Western Sectional Board for the relief of the distress caused by the recent mining disaster at Whitehaven.

He said that never in the annals of the county of Cumberland had there come upon them a disaster so sudden, so swift, or so exceptionally awful in its results as that which had fallen upon the miners now entombed in the Wellington Pit, Whitehaven. In view of such a catastrophe words failed to give expression to one's feelings. Even in the midst of their national sorrow he was sure that wherever the names of father and mother were revered there also would hearts throb in deepest sympathy for the widowed mothers and children whose husbands and fathers lay entombed in that pit at Whitehaven. When he left that vicinity on Thursday morning he had some particulars of the explosion that had taken place, but he had little or no hope that any of the men down that pit would be rescued alive. The membership of the societies there was not very large, but every member of these societies could put forth an effort to meet the distress that was sure to follow a disaster of that kind. He appealed to Congress for the fathers and mothers and families who were under that deep shadow.

Mr. L. W. RICHARDS (Western Section) said he rose with deep feeling to second the resolution. He came from a mining district, and he knew the feeling which pervaded the whole community when any accident happened in

mines. He thought he was voicing the feeling of their people, at any rate, that everything possible should be done to relieve the distress at Whitehaven.

Mr. E. TRUSCOTT (Plymouth) hoped the Congress would agree to the proposal of their friends from Cumberland and South Wales. He represented the West of England, and from the very west of the country—a part of the country which a large number of delegates would visit next day—where their men went into the bowels of the earth to bring up metals. He would like to support the resolution, but he thought they must even do better. Possibly they might give a personal expression of their sympathy with their friends in the north. If the funds were drawn from the societies they would all contribute to the amount which must be raised, but if the box or the collecting bag could be passed round they should themselves show their measure of sympathy. If, with their own ears they could not hear the cry of the fatherless and the widows, or with their eyes see the tears of the women, they, at least, knew that Rachel was sad and could not be comforted; then, in the present case the words were never more true, “It is more blessed to give than to receive.”

Mr. T. REDFEARN (North-Western Section) supported the resolution. He recalled the Thornhill disaster, in which about the same number of lives were lost as at Whitehaven. The co-operative movement then subscribed generously to that fund, and their friends of the Dewsbury Co-operative Society—which was in the neighbourhood of the disaster—gave £1,000, the Heckmondwike people gave £250, and the co-operative movement raised £6,000 or £7,000 in all. The Union should issue an appeal in the present case, and their subscriptions should all go through the United Board. They would know then what co-operators had subscribed, and the managers of the fund would take the same view as was taken in Dewsbury, and the co-operators would have five or six trustees on the administration of the fund. He wanted the movement to be as liberal in this case as in the case of the Thornhill disaster.

Mr. G. WHEELHOUSE (North-Western Section) said the greatest catastrophe that had occurred to miners in this country was in 1865, near Barnsley, when 365 miners lost their lives in the Oaks explosion. Some present remembered the liberal response that was made on behalf of the wives and children. There was left, in connection with that fund, a large sum of money which was still in bank. Some steps ought to be taken to secure that money such as this should be applied to the relief of distress caused by similar disasters. He had the greatest sympathy with all the speakers, and he had no fear as to the response that would be given in this instance.

The PRESIDENT then put the question: Shall the discussion close? The response was unanimously in the affirmative.

The PRESIDENT, before putting the resolution, said his mind was carried back a few months ago when a very large number of the human family, who did not reside in this country, but in Italy, were taken off. This movement then stepped in and rendered assistance. When distress arose in France,

through recent inundations, British co-operators stepped in again. Those at Whitehaven were their brothers, and would that audience be dumb when appealed to? Whenever the co-operative movement was appealed to to render such assistance it always came forward readily. In the event of the United Board being asked to issue this circular, he hoped the delegates would take the matter back to their societies and become ambassadors for the bereaved relatives of these Whitehaven men. His fellow directors of the Wholesale Society would have something to bring before them at the next quarterly meeting.

The resolution was agreed to unanimously, and the President indicated that collection boxes would be at the door as the delegates passed out.

(The collection so taken up realised £32.)

### PLACE OF NEXT CONGRESS.

The PRESIDENT: We have two invitations for the Congress of 1911, viz., Bradford and York. I will now call upon Mr. Denman, the chairman of the Bradford Society.

Mr. F. DENMAN (Bradford) invited the Congress to meet next year at Bradford, under the auspices of the societies in the Airedale District. He did so knowing well the importance of the gathering to co-operators in the district. They had over one million inhabitants in the district, and within ten miles of Bradford there were 168 societies and 160,000 co-operators. It was the centre of the worsted industry of the textile trades. Although they had a large number of inhabitants, he was sorry to say co-operation had not made the progress they would like. They hoped to benefit the small societies around, too, if the Congress visited them. They would be able to entertain Congress so far as lodging accommodation was concerned, and they had a meeting hall with excellent acoustic properties. Bradford was also the birth-place of the I.L.P.

Mr. S. RICHARDSON (Bradford) supported, and said he thought Bradford was in need of a Co-operative Congress. It would do the societies good.

Mr. R. J. ROWLAND (York) then extended an invitation from his society, and went on to describe the sights of the city. Few places could compare with it. Previously, Congress had met in the West Riding of Yorkshire, and it had been to Leeds, which was looked upon by many people as being a suburb of Bradford. York was a centre of a great agricultural area, and there was a large number of struggling societies in the district. If Congress accepted their invitation he felt sure that good would be done.

Mr. D. RAINE (York) supported, and said that so far back as 1908 the members of the society he represented decided to invite Congress. They could thus see that it was not a hurried decision, and they had been looking forward to a visit from Congress with considerable interest. The society was isolated from the manufacturing centres, but they could plead guilty to many antiquities in the city. They had a splendid exhibition building and ample accommodation.

On the vote being taken it was found that Bradford had received 758 votes to 324 for York. Bradford will therefore entertain Congress next year.

Mr. F. DENMAN thanked the Congress, and promised that the delegates should have a good time at Bradford in 1911.

### THE FOREIGN DELEGATES.

Mr. W. MAXWELL said Dr. Karpeles (Austria), Messrs. Dehli (Norway), De Boyve, Daudé-Bancel, Anjollini, and Héliès (France), Serwy (Belgium) wished them prosperity in the co-operative movement in Great Britain, and wished to thank the Congress for the kindness shown to them since they have come to Plymouth. All of them expressed their admiration for British co-operators, and he thought that, on behalf of the delegates, he could say to their friends from abroad, "We were pleased to see you and are sorry to part with you." Mr. Daudé-Bancel, who was a journalist, had written what he thought he would like to say to the delegates before going. He had had his message translated, and he (Mr. Maxwell) would read it to the delegates. It was as follows:—"Mr. de Boyve was obliged to leave for France last evening, and he has asked me, on his behalf and my own, to express to you our very sincere thanks for your kindness, your cordiality, and your magnificent hospitality. Mr. de Boyve says that it has been an intense pleasure to him to have been able to revisit Plymouth, and to have had once again the opportunity of witnessing the progress made by the Co-operative Union of Great Britain and the International Co-operative Alliance before his death. Mr. de Boyve, nowadays, thinks a great deal about his death. That seems to me rather unnecessary and even superfluous, still, in these days of commerce . . . who knows? That reminds me of an incident which occurred last week in Paris. I am a total abstainer, a fanatical Good Templar, and, as such, I was talking to an old drunkard and trying to persuade him to give up his bad habit, and to try to lead a better life, if not for his own sake for the sake of his family. He listened to my remarks with great attention, and then replied, 'A true philosopher drinks, smokes, and gambles; these things please me and I am not likely to change my opinion for an idiot like you. Besides, next week, Halley's comet, which has an immense tail, charged with gases and poisonous vapours, will come into collision with the earth and we shall all go mad or be killed, and you, Mr. Moraliser, and I, the drunkard, will be of equally little value after that.' Much disturbed by this sinister prophecy I looked up an astronomer, a friend of Mr. Bernard Shaw and Mr. Wells, and asked him what he thought about it, and he said, 'Your drunkard's ideas are the ideas of a drunkard. The world has been spinning round in space for a great many centuries, and will continue to do so for a great many more in spite of comets.' So, as this planet is likely to continue to exist for a long time yet, I want to live as long as possible, when not only England, but the whole world shall have been converted to the co-operative cause."

Dr. B. KARPELES (Austria) also spoke, and said they had had a most enjoyable time, and they were now going back to their native land to take

the great message of co-operative truth they had learned here. They hoped to do in their various countries what British co-operators had done in spreading the idea of co-operation. He thanked them heartily for their kind treatment to the foreign delegates, and wished them "au revoir."

Mr. O. DELHI (Norway) thanked the Congress, on behalf of the Danish and Swedish delegates, for their kind reception. They had been shown the best of hospitality. They had always been pleased to see English visitors in their countries, and he hoped he would be able to welcome many of them on various occasions.

### VOTES OF THANKS.

Mr. W. E. DUDLEY (North-Western Section) proposed the following vote of thanks :—

That this Congress expresses its hearty appreciation to His Worship the Mayor of Plymouth (Alderman J. Yeo) for his cordial reception of the delegates, and thanks those gentlemen who took part in the opening of the Exhibition and the services on Sunday. It further expresses its deep obligation to the Reception Committee for the admirable manner in which they have catered for the delegates' comfort, and to all other persons who have contributed to the entertainment of the delegates at the various meetings which have been held. To the Press thanks are also due for their impartial reports of the Congress proceedings.

Mr. Dudley, alluding to the Mayoral address delivered on Monday, said that had his worship remained with them they could have dealt with the questions raised. They had taken the small shopkeepers and not allowed them to be pushed against the wall by the multiple shopkeepers, but urged them to co-operate one with another, each for all and all for each. Praising the local members for the arrangements made, he remarked that he had often heard of the Plymouth Brethren, and had since found them within the circle of the co-operative movement.

Mr. A. W. GOLIGHTLY (Stratford) seconded, and said it was almost impossible for him to name individuals among the many who had worked so hard to make the gathering a success. However, he thought he might mention Mr. Millman, one of the grand old men of the movement, Mr. Wonnacott, and Mr. Vernon, both of whom had rendered excellent services. He also paid a tribute to the choir of the Plymouth Society, which rendered such excellent service at the international meeting. They reflected great credit on those who had trained them.

The resolution was passed with much heartiness.

Mr. W. J. GILBERT responded for the Reception Committee, and said how indebted they were for the kind vote of thanks. They would, perhaps, remember that when the society invited Congress it was stated that they did not do so with the hope of reaping any benefit themselves, it was desired to benefit the smaller societies in the section.

Mr. REYNOLDS, one of the pioneers of Plymouth Society, was brought to the front of the platform and was greeted with the singing of "He's a jolly good fellow." He bade the delegates a hearty welcome to Plymouth. He said co-operators had tried to do all they possibly could to help the working classes, but they had not gone low enough; there was a class lower down, and he hoped the generation to come would reach it.

Mr. A. E. WONNACOTT also replied to the vote of thanks, testifying to the valuable assistance he had from the band of willing workers who surrounded him.

Mr. W. LANDER (Co-operative Wholesale Society), at this stage, took the chair in the absence of Mr. Rae. He referred to the last Congress held in Plymouth, and to the strides that had been made since. They had at that time a peer of the realm to preside over the proceedings, and a cabinet minister. That morning he had to propose a vote of thanks—the heartiest and most sincere—not to a peer of the realm or a cabinet minister, but to a man who had come from the ranks of the workers, and who had been useful, so far as the development of the great society in Plymouth was concerned, and who was now a very active worker in that great institution—the Co-operative Wholesale Society. The pleasure of moving the resolution was enhanced because he was speaking of one whom he was proud to have as a colleague in that institution. Mr. Wilkins was one of the "young bloods" of the movement. He was never tired of work. He was one who suffered the loss of home comforts more than any man in the movement, because of the geography of the place in which he resided. The delegates knew how difficult some of them were to control, but Mr. Wilkins had added lustre to his record by the way in which he had conducted that Congress. In the absence of the chairman of the English Wholesale Society and the chairman of the Scottish Wholesale Society, he had to present Mr. Wilkins with the customary souvenir in the shape of a handsomely bound volume of the Wholesale Societies' Annual.

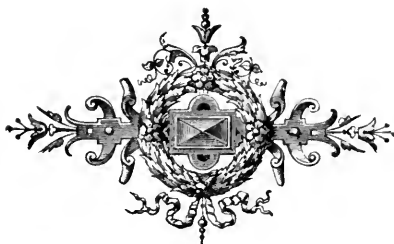
Mr. G. BASTARD (Leicester), who seconded the vote of thanks, recalled the fact that when the Congress last met at Plymouth the Earl of Morley presided on the first day and Mr. Acland on the second day. He rejoiced that he had had a hand in bringing forward the time when at the Congresses the workers in the movement were placed in positions of honour. That had been a moving Congress from the beginning to the end, and Mr. Wilkins had shown himself quite capable of controlling it.

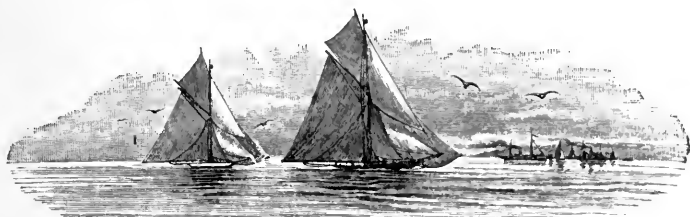
The vote of thanks was cordially awarded, the delegates again singing "He's a jolly good fellow." Cheers were given for the President and for Mrs. Wilkins, on reference being made by Mr. Lander to her presence on the platform.

Mr. H. J. A. WILKINS, who was received with hearty cheers and musical honours, referred to the various capacities in which he had been called upon to serve the movement. He knew of no more sacred trust than that put into the hands of the retail stores committee. They were the custodians of the

savings of the workers, and that fact called forth from honest, upright men the best service of which they were capable. He counselled the members of committees of retail societies to see that they acted honestly with the money in their care, that they were right in their depreciations, in their reserves, in their stocks, and they would be doing their duty well. After referring to his position as a director of the Wholesale Society, he appreciated the honour of being President of the Congress. He hoped the delegates would regard his presidency in this light: "Wilkins had done his best, and no man can do better." This had been a remarkable Congress, and he trusted that it would prove to be one of the most notable and most useful and most educational ever held under the auspices of the Co-operative Union.

The singing of "Auld Lang Syne," in which Britons, Frenchmen, and Scandinavians joined together, terminated the Congress of 1910.





## APPENDIX.

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### **MEETINGS AND EVENTS CONNECTED WITH CONGRESS.**

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#### **PUBLIC MEETING AND CONCERT.**

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SATURDAY, MAY 14TH, 1910.  
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The usual public concert and meeting took place on the Saturday evening preceding Congress, in the Guildhall, where the Congress meetings were held. The large hall was well filled by an attentive and enthusiastic audience. The meeting was presided over by Mr. W. J. Gilbert, chairman of the Reception Committee. The musical fare provided was of a most attractive and high-class character, and the largest measure of praise is due to the efforts of the Plymouth Society's choir and orchestra, under the efficient leadership of Mr. J. Lowman. The speakers of the evening were Messrs. W. R. Rao and W. Maxwell.

The proceedings opened with an impressive rendering of Chopin's funeral march by the orchestra, the large audience reverently standing in their places.

The choir sang part-songs and choruses with good effect, and vocal assistance was given by Miss E. Clarke and Mr. A. Sanders.

Mr. W. J. GILBERT said it fell to his lot, as chairman of the Congress Reception Committee, to offer to the delegates and friends assembled a very hearty and cordial reception to the West Country. By delivering these

words of welcome, he remarked that his task as chairman, in the matter of public speaking, was ended.

#### ADDRESS BY MR. W. R. RAE.

MR. W. R. RAE was given a most cordial reception. He said he was not going to attempt to say anything about the success that had attended their co-operative efforts, or their magnitude. He was, rather, going to point to what he thought was a danger arising out of that success. One met fellow co-operators, and one realised quite easily that they were perfectly alive to the great things co-operation had done for them. One would speak about the unequal division of wealth in this country—this wealthiest of countries—and then point with pride to the fact that co-operation was doing so much to bring about a more equitable distribution of the products of industry. Another would tell how it was still possible to see a man with wife and family living in a house that was not as comfortable as a kennel; but at the same time he would say that in many of the centres of industry co-operators were teaching each other to provide for themselves houses worthy of them. Another would take up the question of the sources from which goods were supplied for sale in the stores, and point with pride to the influence co-operative dealing had had upon the purity of supply and the conditions surrounding those who manufactured the goods. Most of all would they find those who saw in the co-operative movement a means of raising the standard of living. There was just cause for all this pride, but at the same time he ventured to suggest that in that pride there lay a faint suspicion of danger. Co-operators were like the hill-climber; they were apt to sit on the hillside and look down at what they had done, regardless of the farther beauties ahead. Co-operators, when they saw their success, when they saw the standard of living raised, the people's homes improved, when they saw that the movement had been in a way an angel of help, they were apt to think they had arrived, and to say to themselves, "Is it not time to rest?" Like the mountain climber, co-operators must go on and on until they reached the hope that was beyond the movement in which they were all so deeply interested. They knew that the despair that was in the heart of the industrial worker was largely due to the knowledge and proof that he had no control in his own industry. He had been used as a pawn in the game of competition, and they could only see hope in the association that the co-operative movement offered him; and it was because they had that hope that they must press on to the future, despite the beauties of the past. Their hopes might not crystallise in their time, but those who followed would see daybreak, and the path would be made easier for them. Hope's star would beam the brighter because those living to-day had climbed a little nearer to it—because they had endeavoured to pursue the journey to the end. In conclusion, Mr. Rae appealed to co-operators to gird themselves like men to attain the higher and nobler hope that lay in front of every one of them.

Mr. W. MAXWELL, addressing the gathering, said it was a singular coincidence that twenty-four years ago he stood, if not on that platform, on one at a public hall in Devonport. He was then surrounded by men like E. Vansittart Neale, George Jacob Holyoake, and J. T. W. Mitchell—all now gone to the bourne from which no traveller returns. At that time they were full of hope for the future, and many of the wishes then expressed by the speakers had been realised since. It was also a coincidence that that day, May 14th, was the 139th anniversary of the birth of Robert Owen. This year, too, was the fiftieth anniversary of the formation of the Plymouth Society. It was also the twenty-fourth anniversary of the formation of the International Co-operative Alliance, because it was at the Plymouth Congress in 1886 that that organisation was mooted, largely owing to the zeal and work of an old friend here, M. Emile de Royve. But the co-operative movement owed a deep debt of gratitude to Robert Owen, who, by his zealous efforts did much to improve the conditions of the working classes. By his philanthropy to his own workers, and by his great and successful activity in factory legislation, he made an indelible impression upon the public mind of his time; and they would find almost a reflex of his ideas in the earliest factory laws on the statute book to-day. Since the last time they were in Plymouth great strides had been made. The membership of the movement had increased by 1,781,000; they had added to their loan and share capital £34,000,000; and the trade, compared with 1885, had gone up to the extent of £79,000,000. The profits of last year were £9,000,000 more than they were in 1886. Many of our cherished ideals were in Robert Owen's programme. Mutual employment, the making of one condition of labour, mental improvement by education, improvement in the environment of the people by better dwellings, the brotherhood of man, assisting in each other's happiness—these were some of the ideals on Owen's platform, and they were also on the platform of co-operators. He felt, in spite of the cry of the brotherhood of man and the making of the world better, that their everyday thoughts were more concerned about making money than about ideals. Modern commercialism, with its soul-destroying tendency, had overshadowed the ideals even of co-operation. Robert Owen regarded men as brothers, whether peer or peasant; his sympathy went out to the poorest; and although the co-operative movement gave charitable donations liberally, still something further should be done. What had they done to show the brotherhood of man to the submerged section of our large population? Twenty-eight years ago, at Glasgow, he pleaded with his co-operative friends to evince keener interest in the submerged tenth. He was told that the stores were open to all—open to the very poorest. Yes, but the poorest did not come. Here was work for co-operative educational committees. Special methods would commend themselves to meet the circumstances. The lines of brotherhood must be drawn at a certain point; but if they were to show some real interest in the poor, noble work could be done in the slums. Referring to the International Co-operative Alliance,

he said that although in the twenty-four years of its existence great visible fruit could not be shown, still much invisible fruit had been produced. They had learned much; they understood each other better. Men of different countries, customs, and languages, and different politics and religion, could now meet on the same platform and work together for the same object, namely, the uplifting of the working classes of all nations. Each country had suffered from suspicion and misunderstanding of the other; but these mistaken views were being cleared away, and every time the members of the International Co-operative Alliance met they understood each other better. The bonds of brotherhood were getting stronger and the prospects of international peace brighter. They had learned that the democracy of Europe had no quarrel with each other, and they were resolved that, so far as they could carry out the principles of co-operation, they would regard war among nations as the very antithesis of brotherhood.

A vote of thanks to the chairman and the speakers was unanimously accorded, on the motion of Mr. S. Fairbrother (Bolton), seconded by Mr. W. J. Douse (Nottingham).



## SUNDAY SERVICE.

MAY 15TH, 1910.

Many of the delegates attended service at the Guildhall on Sunday afternoon, and listened to an interesting address by Mr. W. Clayton (secretary of the Northern Section). Mr. C. W. Uglow (Plymouth) presided, and he was supported by Mr. W. Maxwell (chairman of the International Alliance), Messrs. W. J. Douse (Central Board), A. E. Wonnacott (secretary of the Congress Reception Committee), M. de Boyve (French Co-operative Union), Messrs. H. J. A. Wilkins (president of Congress), W. H. Watkins, W. J. Gilbert (chairman of the Congress Reception Committee), and others.

The CHAIRMAN, in the course of his address, sympathetically referred to the death of King Edward VII. and the mining disaster which had recently occurred at Whitehaven.

The subject of Mr. Clayton's address was "Pentecost: Its Significance to a Co-operative Congress," and he pointed out that the founder of Christianity took hold of two forces that were in existence—the solidarity of the race and the religious instinct—and gave them a wider meaning. Though born a Jew, he was the "Son of Man," and could not be otherwise classified. The religious instinct was to be found in every man. He not only taught these, but what was of supreme importance, He embodied them; was a concrete example of His teaching, and in this lay His uniqueness and success. Christianity was a practice, so also was the co-operative movement;

in fact, it was the practice of Christianity in all our relations with our fellows. Pentecost gave to the disciples what they needed—inspiration and enthusiasm, and this was what the leaders of the movement needed to-day. He pleaded for a wider outlook—a hilltop view ; a sense of proportion ; an interest in the movement as such, and not as a place for selling groceries and making dividend. Why should any man be more interested in the welfare of Plymouth than Aberdeen. He felt sure if the leaders would learn the lesson of Pentecost, it would not only make them more powerful, but enlarge their conceptions, and settle for ever the vexed questions that were now disturbing us, and which were utterly opposed to the principles of our movement.

Special music was provided by the Plymouth Society's choral association and junior choir.



## PUBLIC MEETING ON EDUCATION.

TUESDAY EVENING, MAY 17TH, 1910.

The Education Committee of the Co-operative Union held a public meeting in the Guildhall on Tuesday evening, May 17th, when a large number of delegates attended. The Rev. Canon Masterman, M.A. (late Professor of Education in the Birmingham University), was the speaker, and he took for his subject "The Education of the Citizen."

Mr. W. R. Rae (chairman of the Central Education Committee) presided, and accompanying him on the platform were many prominent co-operators—Dr. Gilbert Slater (president of Ruskin College, Oxford), Messrs. Albert Mansbridge (Workers' Educational Association), J. J. Dent (president of the Club and Institute Union), J. Argyle (vice-president of the same organisation), and others. The St. Andrew's Quartette Party were present and gave a splendid programme of music, the rendering of which fully deserved the unstinted applause awarded.

### CHAIRMAN'S REMARKS.

The CHAIRMAN, in opening the proceedings, claimed for the Central Education Committee that they were contributing somewhat to the education of the citizen. There was sometimes a danger of the mistake being made—the mistake of forgetting the citizen by thinking too much of the co-operator, while if they thought too much of the utilitarian citizen they might overlook the specialised co-operator. When they got a good thinker like Canon Masterman, they could take their own conception of what the best citizen ought to be. They tried, as an educational movement, to persuade the people to study industrial history and the history of the movement, its aims,

principles, and economics; but when they got the best man they knew and projected him into their mental view, there was something else, over and above all this, they seemed to see in that perfect character which they, as co-operators, had not brought into play in their educational scheme. Canon Masterman would help them to see something which they could entwine into their economics.

### THE ADDRESS.

Canon MASTERMAN was greeted with renewed applause when he addressed the meeting as "brethren," and his address was listened to with interest to the end. He had no need to apologise for the subject he had to talk about. It was hardly too much to say that the main object of co-operative education should be to foster the ideals of good citizenship. The same qualities that make a man a good citizen also make him a good co-operator. He once defined a good citizen as a man who always paid his rates; but that was, perhaps, an unattainable standard of virtue. But he might define a good citizen as a man who learns to find objects of pride and enjoyment in the things he shares with his fellow man more than in the things that are his own individual possession. The Canon added that the model citizen would be an enthusiast for electoral purity and open spaces and everything that gave dignity to civic life, and he might reach at last to that standard of virtue which found Government blue-books more interesting than the *Daily Mail*. A national system of education must be three-fold. After they had laid the foundation of elementary education, they must build upon it a super-structure—economic, political, and religious. By economic education, he meant the training of the child in hand and eye, which would enable him to take his place in the productive work. Religious education meant the training of the child in those moral qualities which would bring his life into harmonious co-operation with the spiritual powers of the universe and the development of the instincts within him. Political education meant the development of those qualities and instincts that would make him a good citizen, or teach him to love his neighbour as himself. The Canon went on to deal to a considerable extent with political education, but before doing so, he asked the audience to understand that he did not want to forget the rest. He asked them to remember that sound imperialism started from the parish pump, and the training of citizens must start from what was near and known. He (the Canon) attached large importance to local history; and, as good citizenship had ideals, he thought the people ought to encourage their children to use their imaginations on the problems of local life. This might make the children discontented with their lot; but the good citizen was always discontented while one of his fellow citizens was denied the advantages he enjoyed. In advocating support for the Workers' Educational Association—which he thought deserving of the support of the educational committees, because they could not afford to leave the citizens of the present ill-equipped for the discharge of their immense responsibilities—the Canon

briefly referred to the previous day's discussion with regard to the capitalistic tendencies of university professors. He said it was untrue that all university dons were incurably inoculated with the virus of capitalism; but even if it were true, he thought it would show a strange distrust of the thinking power of their fellow men to suppose that they would blindly follow a teacher who happened to be conducting a class that they attended. He had not found, as a clergyman or as a professor, that English people were liable to do anything of the kind. Sometimes he wished they would. But any teacher who so forgot his duty as to use his position for party purposes was at least as likely to drive his hearers into the opposite camp. The real question still confronted them—how to make the mass of their fellow workers care about education. He could only suggest one answer—by substituting respect for education for the old idea of respect for rank, or the newer and more vulgar idea of respect for wealth. The Canon then proceeded to outline a scheme of education for a working man who wanted to make himself an efficient citizen, giving details of a comprehensive course of study in history and biography. He thought a man should read poetry, and the first result he would expect to see from his study of poetry would be a flower box in his window; for a flower box was a symbol of good citizenship, which was the expression of a desire to bring brightness into other lives as well as our own. He believed there was a tendency to exaggerate the value of economics as a training for the citizen; for what was economically right was often morally wrong, and human progress had, at least, been as often in the teeth of economic theory as along the lines of it. In conclusion, Canon Masterman said co-operation as a system of government was as yet in its early childhood. It was a magnificent experiment—there needed only the educated electorate to make it a triumphant success.

#### VOTE OF THANKS.

Dr. GILBERT SLATER proposed a vote of thanks to Mr. Masterman, and said nobody was doing more for democracy than Mr. Masterman by his valuable lectures and books, at a price within the reach of all. His work would enable the democracy of these islands to understand the nature of the political machinery by which they were governed. If they understood the nature of the machinery, it was possible for them to use it. Co-operators often talked about co-operation being "a State within a State," but that did not mean that the two states could stand together, the one influencing the other. He thought they all agreed that that influence must be towards making the State more co-operative and democratic. The final result of better citizenship was that they might attain a better State.

Mr. E. O. GREENING, who rose to second the resolution, was received with loud applause. He drew attention to the fact that the Rochdale Pioneers, despite their poverty, decided to devote  $2\frac{1}{2}$  per cent of their profits to educational purposes. Had the successors of the Pioneers maintained the lead thus given? He was afraid they could hardly answer the question

in the affirmative. Their profits at the present time were about £12,000,000, and  $2\frac{1}{2}$  per cent of that would be over £300,000. But what did their educational grants in the aggregate amount to? Something like £90,000. Were they going to stop at that? Seeing that the Pioneers gave  $2\frac{1}{2}$  per cent out of their profits, could not the present generation of co-operators start a 5 per cent movement? What could not the Central Education Committee do if their financial resources were increased!

Mr. RAE here introduced Herbert Mathews, the top boy in the Co-operative Union Classes, who was warmly received by the audience.

Mr. RAE afterwards introduced Miss Evelyn M. Pilkington, the authoress of "The Dawn," who also received a good reception.

Miss PILKINGTON spoke a few words, and said she did not want to say anything, because she had not the audacity to stand on the same platform as Canon Masterman after he had given them such a beautiful example of what a citizen ought to be, and what a really good city should be.

The resolution was carried with acclamation, and Canon Masterman suitably replied.



## CONFERENCE OF CO-OPERATIVE EMPLOYÉS.

WEDNESDAY, MAY 18TH, 1910.

It is usual for the Amalgamated Union of Co-operative Employés to hold an employés' meeting at Congress. The meeting this year was held in the Guildhall, on the Wednesday afternoon, and though there were no "big guns" in the way of speakers—the meeting has usually been addressed by a Labour M.P.—the speeches were interesting and to the point. There would be an attendance of about 300, and it was an encouraging sign to see so many ladies present.

Mr. T. Howe (the president of the Union) occupied the chair, and accompanying him on the platform were Messrs. A. Hewitt (general secretary), R. J. Davies (central office), and J. Bull (organiser), and Messrs. E. R. S. Mundy (Exeter), J. Butterworth (fraternal delegate from the Trades Union Congress), and Miss A. Heddon (Plymouth), speakers, and others.

The CHAIRMAN, after giving some figures relative to the progress of the Amalgamated Union of Co-operative Employés, said they felt depressed at that Congress. They did not think that the Congress report on the wages scales was at all satisfactory, not only from the point of view of the workers, but also from the point of view of the honour of the movement. After speaking of the result of the Congress resolution and the Union's circular on the wage question and its result, he asked: Did Congress

mean anything? He thought it would be far better not to raise false hopes in the minds of the workers.

Mr. J. BUTTERWORTH (Trades Union Congress delegate) said he was there as a trade-union official and as a co-operator. Indeed, he could not understand a man who could be attached to either movement without being in the other. He was one of those co-operators who believed that if the co-operative movement was not a model employer, it should certainly rank amongst the best employers in the country. In his opinion, the management committee of a co-operative society should endeavour to make the employés feel that they were working for a firm that appreciated their services. They should gain the active support and sympathy of the employés, and by paying them well they would become agents for propagating the principles of co-operation. Many people believed that there was, or ought to be, no necessity for a trade union to exist in the movement, but they evidently forgot that co-operators were only human, and had human frailties like the rest of the community. The fact that the Union had existed so long was proof, to his mind, that a trade union—and a good one, too—was needed to put forth the claims of the employés. He made a strong appeal for hearty support and increased membership for the Amalgamated Union of Co-operative Employés, and said it was absolutely necessary, if they were to negotiate with the employers, that they must, to achieve success, do it collectively. To those who were not members of the Union he would say: "Take hold of our hands as brothers, and help us forward to get better conditions for the employés of the co-operative movement."

#### WOMAN'S VIEW.

Miss A. HEDDON spoke from a woman's point of view mainly, and said that they had, in ninety-nine cases out of a hundred, to work for a wage barely sufficient to keep body and soul together. The men had combined in their union, and the Amalgamated Union of Co-operative Employés had got 500 societies to adopt the minimum wage for males. But what about the women? There was a different tale to tell here. She went on to refer to the Trades Boards Act, and said that the men ought to see that such a board was established in every trade. The women must organise, she said, emphatically, and went on to say that a federation of masters had been formed against the workers owing to the passing of the Trades Boards Act. The Act, of course, would affect their profits, and the masters, by united action, would endeavour to regain the position they held before the passing of the Act. If co-operative women employés wanted to better their position, they would have to organise in the Amalgamated Union of Co-operative Employés.

Mr. REYNOLDS (one of the society's pioneers) testified to the improvement of the workers' conditions in the Plymouth Society during his lifetime.

Mr. E. R. S. MUNDY gave a good outspoken address on "Trade-unionism." He spoke of the great work the Amalgamated Union of Co-operative Employés was doing to keep the co-operative movement up to its principles. The Amalgamated Union of Co-operative Employés was a living protest to organised selfishness. If the co-operative movement had lived up to its ideals, the Amalgamated Union of Co-operative Employés would not have been alive to-day. It was a surprising thing that many co-operators denied the same privileges to their employés that they demanded for themselves in their trade unions.

Mr. A. HEWITT briefly proposed a vote of thanks to the Western District Council and the Plymouth Branch for arranging the Sunday excursion and this meeting, and Mr. R. J. DAVIES seconded.

Mr. J. J. WORLEY (Plymouth) proposed a vote of thanks to the Reception Committee for the use of the hall, and Mr. GAY (president, local branch) seconded, Mr. BULL (organiser) supporting. Mr. WATKINS responded, and spoke a few encouraging words to the employés.

#### WINDOW-DRESSING COMPETITION.

Mr. S. WHITEHEAD (Bristol) gave the result of the window-dressing competition, and it was announced that Mr. S. Baker (Cardiff) had gained the first prize of £3, Mr. C. Winson (Droylsden) the second of £2, Mr. James (Twerton) the third of £1, Mr. A. S. Wood (Twerton) the fourth of 15s., and Mr. T. H. Parker (Smethwick) the fifth of 10s. Certificates were also awarded to the prize-winners, as well as to a number of other competitors.



### CONGRESS EXCURSION.

THURSDAY, MAY 19TH, 1910.

One of the last functions in connection with the Annual Congresses is the excursion, which takes place on the Thursday after Congress. This is a very pleasant way of winding up the Congress, as it gives the delegates a chance of seeing each other on pleasure as apart from business. This year the venue of the excursion was Penzance and Land's End, which is considered one of the beauty spots of these islands. The delegates left Plymouth on the Thursday morning by special trains, arriving at Penzance between 10 and 11 o'clock, where motor 'buses were waiting to convey such of the delegates as desired to make the journey to Land's End.

Land's End, which is about ten miles from Penzance, is reached by either motor 'buses or horse-drawn vehicles. As a writer has said, this journey gives one an absurd feeling of being driven out of the world

altogether. Here, during the last half of the journey, the land is divided only by mounds of soil, topped by wild scraggy hedges. The road along to the great headland and the Land's End slopes gradually towards the sea, and then the descent is suddenly steeper to the edge of the precipitous cliffs, which appear very much as they did hundreds of years ago when the victorious Romans saw them. Here the waters of the Channel meet the thundering shock of the Atlantic with a magnificent sweep of tumbling waves. Here the swelling sea is plunging and clutching at the rocks and reeling back defeated to rage and roar again at its calm old enemy of granite that is for ever "laughing the siege to scorn." About twenty-five miles away, west by south-west, may be discerned the Scilly Isles like a mist, and two miles away is the lighthouse called the "Longships."

Penzance is one of the favourite watering places on the now famous Cornish Riviera. It is situated in Mount's Bay, and enjoys a most temperate climate, scarlet geraniums, camellias, and the greenhouse specie of rhododendrons flourish in the open air. The promenade is a very fine one, affording very beautiful views of Mount's Bay, with the outline of the Lizard in the distance. On the right is situated Newlyn, visited by a good number of the delegates, which is practically a suburb of Penzance, at which place there is a colony of artists, who are making the local industry of fishing famous in their pictures. The Morrab Gardens, which are reached by entrances from Coulson's Terrace, St. Mary's Terrace, Morrab Road, and Morrab Terrace, have an unique attraction by reason of the numerous sub-tropical plants and trees, which remind the travelled tourist of Monte Carlo, Nice, and Algiers. The grounds are further beautified by fountains, that on the highest terrace being the most effective.

Delegates were very much interested in the marble statue to Sir Humphrey Davy, in front of the Market House. Sir Humphrey was a native of Penzance, and the statue is said to stand on the site of the house in which so many of his experiments were made.

The name Penzance, or Pensans, signifies Holy Head, and the borough arms are a strange device of St. John the Baptist's head on a charger. The place is not altogether attractive at first sight, but within an hour one discovers how beautifully the sea and landscape combine to make it charming. It is stated that Penzance became a trading port in the fifteenth century, and in 1512, Henry VIII. granted it a charter. It is now a port of great importance. A regular fleet of steamers trades between Penzance and Torquay and London on the south coast, and Penzance, Bristol, and Newport. It is also a port of communication with the Isle of Scilly and the mainland. It has been attacked by Spaniards, relieved by Sir Francis Drake, and stood loyally to the King during the Civil War of 1646. Eventually the second Charles Stuart made it a coinage town in 1663. The late Queen Victoria and the Prince Consort have visited it, whilst Edward the Peacemaker has admired its charms on more than one occasion. It has a fine promenade, which is thought by many people to be one of the finest in the kingdom ;

and when, in 1896, a large portion of it was swept away by a storm, it was rebuilt at a cost of £21,426.

There are many interesting sights and quaint old villages in the district, and during the mackerel season (March to June) the bay is literally alive with hundreds of fishing boats.

St. Michael's Mount is reached by launch which starts from the Harbour Pier at Penzance, by G.W.R. road motor, or by train to Marazion Station, whence the causeway connecting the Mount with the mainland can be crossed on foot if it is low tide, if otherwise, a boat must be hired. St. Michael's Mount, mentioned as early as the fifth century, has passed through many hands, and in 1660, or about that time, became the possession of the St. Aubyn family, who are still its proprietors. The extraordinary shape and position of the Mount make it one of the most striking features in Cornish landscape. The ascent is made by a winding path towards the castle, and one notes that the approach is well guarded with guns, some of which bear inscriptions in French, showing that they belong to the year 1795. Queen Victoria, on her visit with the Prince Consort in 1846, wrote of the famous St. Michael's Chair, which is reached by a tower leading from the chapel, "It is said betrothed couples run up to it, and whichever gets first into the chair will have at home the government of the house."

The delegates visited a good many places of interest in the neighbourhood, but Land's End appeared to be the favourite spot of the majority. A most enjoyable day was spent, and the delegates returned to Plymouth in the evening full of gratitude to those responsible for the excursion arrangements.



# Resolutions Passed at the Plymouth Congress,

MAY, 1910.



## 1. Death of the King.

That this Congress of delegates from co-operative societies throughout the United Kingdom, representing over two-and-a-half millions of co-operators, who, with their families, comprise at least ten millions of the inhabitants of this country, expresses its deep sorrow at the sudden death of His Majesty King Edward VII., who worked so earnestly in the cause of international peace; and respectfully tenders to the Queen Mother and all other members of the Royal Family their heartfelt sympathy in the bereavement which has fallen upon them. The Congress also offers to His Majesty King George V. an expression of their loyalty on his accession to the Throne, and trusts that he may long be spared to reign over a happy and contented people.

## 2. Appointment of Tellers.

That Messrs. C. A. W. Saxton, W. Clayton, W. Gregory, G. Wilson, W. T. Charter, H. Westbury, and R. R. Chappell, be appointed as tellers for the counting of votes.

## 3. Small Holdings and Allotments.

That in view of the interest shown at several previous Congresses, and the emphatic resolutions of approval passed thereat, in regard to the provision of Small Holdings and Allotments for those who desire to work on the land and cultivate it as an occupation and employment, and seeing that an Act of Parliament has been duly passed giving power to County Councils to obtain and let out land for such purpose, it is regrettable that so few co-operative societies have sought to take advantage of the Act and thus obtain land for cultivation by their members. The Congress urges all societies, which exist in suitable districts where agricultural land can be obtained, to make application under the Act for allotment of land, and to make such slight alteration in their rules as may be necessary to enable a society to carry on a Small Holdings department.

## 4. Industrial and Provident Societies Act Amendment Bill.

That the Government be requested to give facilities to allow of this Bill being passed during the present session of Parliament, seeing that the clauses of the Bill have been arranged to meet the requirements of the various Government departments concerned, and there is nothing in the Bill which is likely to be contentious.

### 5. Administration of the Poor Law.

That this Congress hereby approves of the proposals contained in the Minority Report of the Royal Commission on the Poor Law, and urges the Government to introduce at an early date legislation providing for—

- (a) The institution of a national authority to deal with unemployment.
- (b) The abolition of the present system of Poor Law Relief.
- (c) The transfer of the functions of the Guardians to local authorities, so that the Public Health Committees shall be responsible for the sick; the Education Committees for the children; the Pensions Committees for the aged; and the Asylums Committees for the mentally afflicted.

### 6. The Free Breakfast Table.

That the forty-second Annual Congress of Co-operators of Great Britain and Ireland, assembled at Plymouth during Whit-week, 1910, respectfully represents to His Majesty's Government the wisdom and desirability of removing the Custom duties on sugar, tea, cocoa, coffee, currants, and figs, and expresses the hope that it may be possible on an early date to give effect to same, and so confer a great boon on the people. And that a copy of this resolution be sent to the Prime Minister and the Chancellor of the Exchequer.

### 7. Exhibitions Building.

That no action be taken at present in the direction of obtaining a movable building for our exhibitions, seeing that the expense of taking down and re-erecting, also the removal and storage of the material, would be much more than we should be justified in expending.

### 8. Credit Trading.

That the Anti-Credit Committee desires to call attention to the extent to which credit has developed in the movement, viz., that 71 per cent of the distributive societies are giving credit for shop goods, and urges that further steps be taken by management committees as early as possible to limit or abolish this bad system of trading which is contrary to the principles of our movement.

### 9. Honorary Members.

That the following be appointed as honorary members of the Central Board for the ensuing year:—

Midland Section: Messrs. E. L. Griffiths, W. W. Smith, and G. Woodhouse.

Northern Section: Messrs. H. R. Bailey, W. Crooks, and T. Rule.

North-Western Section: Messrs. C. J. Beckett, A. Greenwood, F. Hardern, and T. Wilberforce.

Scottish Section : Messrs\* J. McMurren, A. Meldrum, and Malcolm Neil.

Southern Section : Messrs. A. H. D. Acland, E. O. Greening, G. Hines, and H. Vivian.

South-Western Section : Mr. T. Gidley.

#### **10. Overlapping in the Manchester Area.**

That this Congress regrets the action of the members of the Beswick Society in refusing to accept the settlement proposed between themselves and the other societies in the Manchester area, and requests the committee of the Beswick Society to call a special meeting of their members to receive a deputation, consisting of members of the Sectional Board and United Board, with a view to obtaining their consent to the agreement already entered into by the committee of all four societies at a joint meeting recently held.

#### **11. Co-operative Insurance.**

That, as no definite report on this matter can be submitted to this Congress, the question be adjourned to the Congress of next year, and that in the meantime the United Board take such action as may be necessary to follow the course indicated in the resolution passed by the Newport Congress. Further, that this Congress hereby declares its right to discuss any matter of policy connected with carrying out the principles, ideals, and objects of the co-operative movement; and that in regard to an important question like "Insurance," which affects, more or less, the welfare of every individual in the co-operative movement, it is essentially the province of the Congress, which was founded to represent and propagate the opinions and ideals of co-operation, to deal with and express its opinions on a matter of such importance.

#### **12. The Minimum Wage.**

That this Congress regrets the reception which the Congress resolution, recommending all societies to adopt as a minimum rate of wages the scale submitted to the Newport Congress, and finally adopted at Newcastle-on-Tyne, has had at the hands of the societies. The Congress resolution adopting the minimum wage was carried unanimously by delegates representing 486 societies, and the scale of wages was sent out to 1,500 societies urging them to adopt it. It is to be regretted that only 195 societies have replied to the recommendation of Congress, and of these only 79 societies are willing to adopt the scale, and 116 state that they are unable to accept the recommendations. The Congress earnestly urges upon every sectional board and district association to have this important matter more fully discussed during the ensuing year, and the Congress especially urges upon the committees of societies to have it discussed by their own members for the purpose

of obtaining their support to this effort to bring all co-operative wages up to the very reasonable minimum fixed in the scale recommended by the Congress.

### **13. Overlapping and Amalgamation.**

That the Congress appreciates the action of the Midland, North-Western, South-Western, and Western sections in having held sectional conferences, and also the action of the 25 district associations which have held district conferences, for the purpose of discussing the suggestions made by the United Board in relation to the evils of overlapping, and the action to be taken by the Boards of the Co-operative Union for the prevention and removal of these evils. In these 29 conferences of the sections and district associations, and also in connection with three special conferences held by the Irish Executive of the Co-operative Union, the Congress is pleased to note that, with one or two trifling exceptions, there is practical unanimity as regards the acceptance of the suggestions contained in the scheme prepared by the United Board. Seeing, however, that 3 sections and 37 district associations have not yet seen their way to discuss these suggestions, the Congress is of opinion that it is impossible to come to any definite decision at the present time, but the Congress strongly urges all sections and districts which have not yet given any attention to the matter to see that it has their serious consideration during the coming year, as the evils of overlapping are becoming so dangerous to the best interests of the movement that it is essential that some scheme be adopted for its prevention and cure.

### **14. Congress Expenses.**

That, in view of the variety of opinions expressed by the very few societies which have thought fit to respond to our circular on this question, only 65 having replied out of a total of 1,250, it is evident that very little interest is taken in the matter, the Congress therefore decides to let the matter drop for the present, and in the meantime the sections will provide for the expenses of Congress as heretofore.

### **15. Agricultural Co-operation and its Relation to Distributive Societies.**

That this Congress receives with pleasure the report showing that considerable progress has been made by the conference appointed according to the resolution of Newcastle Congress, in the direction of bringing about closer business relations between the agricultural and distributive societies, and seeing that the work of the conference is not yet fully completed and there is a necessity for still further discussion of plans and details, which can only be properly done by a continuation of the conference composed of representatives of the two movements, this Congress hereby agrees to the continuation of the conference, as now constituted, for the ensuing Congress year, and that a further report be made to next Congress.

**16. The Housing Problem.**

That this Congress hereby reaffirms its opinion that the housing question is one of the most important, because of its effect upon the well-being of the community, and earnestly invites the most serious attention of the co-operative movement—distributive, wholesale, and productive—to the necessity of dealing promptly, fully, and practically with this problem, because bad housing is one of the principal causes of physical deterioration and a high death-rate; whereas good housing is the most important factor in developing the physical condition of the people to the fullest extent, and, consequently, the development of the mental and moral conditions of those living under such conditions.

**17. The Control of Transit.**

That, in view of the efforts now being made by various railway companies to combine for economy of working, and in view also of the immediate necessity of such combinations being sanctioned by Act of Parliament, this Congress is of opinion that to ensure the best results to the nation, as passengers, employés, or traders, it is essential that the railways should be under control of the State, and that this resolution be sent to the Prime Minister and to the President of the Board of Trade.

**18. Commission on University Education.**

That this Congress, having regard to the fundamental importance of sound learning, extended knowledge, and developed citizenship, deems it essential that an inquiry should be made into the conditions of endowment, the method of finance, and the systems of government obtaining in the universities of Great Britain, with a view to the making of recommendations designed to secure that such universities shall become national institutions equally in touch with all sections of the community, and it hereby requests the United Board of the Co-operative Union to bring this resolution before the Prime Minister and the President of the Board of Education.

**19. The International Co-operative Alliance.**

That all British societies be urged to take an active interest in the work and development of the International Co-operative Alliance, which has done so much, in the course of its comparatively short existence, in bringing together in close and friendly relations the co-operators of all countries and nationalities, and that the societies be recommended to contribute to its funds according to their means—the minimum subscription for a small society being 10s. per annum. Further, that our societies which are affiliated to the Alliance be urged each to send a delegate to the next International Congress, which is to be held at Hamburg in September this year.

## 20. Rules of the Union.

In view of the extreme importance of some of the proposals contained in the suggested alterations to the rules of the Co-operative Union now submitted; the short time allowed the society members of the Union to consider the same; the fact that the suggested alterations, if carried, would involve a variation in the conditions upon which membership of the Union was originally sanctioned by the various societies who are members of the Union, and in consequence the necessity of submitting such proposals to their members; that the members of the Union have not been notified that a complete revision of rules was under consideration and an invitation extended to them to submit suggestions to the United Board; that as under Rule 58 six weeks' notice must be given by any member of any amendment to any of the rules other than those now proposed by the United Board to be altered, and the desirability of admitting such amendments for discussion when a *complete* amendment of rules is under consideration—that the whole question be adjourned till the next Congress, and in the meantime the various sectional boards be requested to convene conferences, in order that the proposals may be thereby discussed and, where necessary or advisable, an opportunity be given the various societies to consider in general meeting assembled the chief features proposed to be amended, and to instruct their delegates accordingly.

## 21. Auditor.

That Mr. Thomas Wood, Manchester, be appointed as auditor of the accounts of the Union for the ensuing year.

## 22. Place of Next Congress.

That the Congress of 1911 be held at Bradford in Whit-week.

## 23. Whitehaven Disaster.

That in view of the geographical isolation of Whitehaven, and because there are very few large co-operative societies near to help in the formation of a disaster fund, this Congress empowers the United Board to issue an appeal to the co-operative societies generally, and to form a disaster fund to be administered by the Northern Sectional Board for the relief of the distress caused by the recent mining disaster at Whitehaven.

|||||

- (1) That the Office Committee for the ensuing year consist of one member from each section, except the North-Western Section, which shall appoint two members.
- (2) That the appointments be made by the various sections at their first meeting after Congress.
- (3) That the Office Committee be elected from those who are appointed to attend the meetings of the United Board during the year.
- (4) That the committee meet quarterly, and that the meetings be arranged so as to come in the intervals between the meetings of the United Board.

- (5) That the Office Committee appoint an executive, which shall also act as the Finance Committee of the United Board, and that monthly meetings be held for the purpose of checking the accounts of the various sections.

*(b) Committee on Education.*

That the sectional boards be empowered to appoint representatives to this committee; also that the various Educational Committees' Associations be allowed to appoint representatives to the committee, together with one representative from the Women's Guild.

*(c) Joint Propaganda.*

That one representative be appointed by the Midland and two representatives by the North-Western Sectional Boards to act on this committee.

*(d) Credit Committee.*

That the sectional boards be requested to appoint their representatives on this committee.

**2. Trades Union Congress.**

That the North-Western Sectional Board be empowered to appoint a representative to attend the Trades Union Congress, to be held at Sheffield in September next.

**3. Conference of National Union of Teachers.**

That we send one representative to the next annual conference of the National Union of Teachers, to be held during Easter, 1911, such delegate to be appointed by the sectional board in whose section the conference is held.

**4. Choral Shield.**

That the application of the Western Sectional Board for a Choral Shield be granted.

**5. Meeting of the United Board.**

(a) That the next meeting of the United Board be held at the end of July.

(b) That it be left to the United Board to decide whether or no to hold its second meeting in Belfast.

**6. Inaugural Address.**

That the time occupied in delivering the inaugural address at Congress shall not in future exceed forty-five minutes, and that the matter be referred to the United Board to deal with.

**7. International Co-operative Alliance.**

That Messrs. J. Deans, J. C. Gray, and D. McInnes be nominated for election on the committee of the International Alliance.

**8. Delegation to Foreign Congresses.**

(a) That in future the appointments to foreign Congresses be made by the sections in turn, and that the United Board have power, in addition, to appoint the General Secretary or his representative.

(b) That the Office Committee decide whether the Union shall send representatives or not, and if they so decide, the invitations be sent to the sectional boards in rotation.



# Statistics of Societies' Trade

## IRISH

### RETURN OF TRADE, &c., of Distributive

*a* These particulars are taken from our last year's return. *b* These particulars are taken this office or to

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.
							House Prop. erty.	All other Invest- ments.	
IRELAND.		£	£	£	£	£	£	£	£
Armagh.....	306	3013	1560	190	1366	3320	..	476	589
<sup>c</sup> Ballingliragh.....		..	..	..	..	..	..	..	2
Ballymena and Harryville..	353	789	20	37	343	173	..	1123	3
Belfast.....	5300	33410	3241	2866	12916	12797	..	18027	4
Bray.....	223	182	..	14	192	36	..	49	5
Coalisland.....	90	183	..	10	336	39	..	214	6
<sup>b</sup> Derry (City of).....	14	33	107	..	37	17	..	55	7
Donacloney.....	120	248	..	20	303	38	..	272	8
Dublin.....	504	979	24	61	1138	444	..	587	9
„ Industrial.....	263	846	183	136	422	83	..	1104	10
<sup>b</sup> Greenore.....	65	292	176	911	583	1	..	795	11
Inchicore.....	116	666	367	..	261	1163	..	42	12
Keady.....	43	248	..	..	184	101	..	27	13
Larne.....	94	261	104	..	234	125	..	159	14
Lisburn.....	850	7679	383	700	3825	2011	..	2401	15
Lucan.....	130	382	7	225	366	22	..	478	16
Newry.....	110	208	16	..	60	63	..	87	17
Portadown.....	195	1610	485	222	508	631	..	841	18
Queenstown.....	200	201	..	..	306	46	..	99	19
Rosslare Harbour.....	48	107	52	21	153	53	..	57	20
<sup>b</sup> Shamrock.....	150	153	412	184	111	..	..	638	21
Springfield.....	80	453	..	50	817	291	..	..	22
<sup>b</sup> Suffolk.....	81	168	..	75	172	1	..	70	23
Total.....	9335	52111	7137	5722	24633	21455	..	27601	5432

## NOTE.

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Under the heading "**Owing to the Society for Goods**" in the following Tables of Statistics, it should be pointed out that many Societies have no Credit beyond Goods sold on the Hire Purchase system. Other Societies have amounts owing for Goods supplied to Public Bodies, and many Societies have no Credit beyond that allowed for one article such as Coal or Milk.

For instance, the St. Helens Society show an amount under this head of £1,243; out of this sum £13 is owing by Public Bodies, and £1,230 is the amount of Goods supplied on the Hire Purchase system.

Other Societies, such as Dewsbury, show £1,464, and Accrington and Church £1,632; both these items are for Goods supplied under the Hire Purchase system.

When considering the amount shown under this head it should be taken into account that a large portion is for Goods of a special character, and many Societies do not allow Credit as generally understood.

# BYON

BYON is a new type of paper, made from the best quality of paper, and is the only paper of its kind. It is made from the best quality of paper, and is the only paper of its kind. It is made from the best quality of paper, and is the only paper of its kind. It is made from the best quality of paper, and is the only paper of its kind.

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# for the Year 1909.

## SECTION.

Co-operative Societies in IRELAND, for 1909.

from the Registrar's Return for 1908. c These societies have not made a return either to the Registrar.

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.						
	Distri- butive.	Pro- ductive.	Distri- butive.	Pro- ductive.		Net Profit.	In- terest on Share Capital	Aver- age Divi- dend per £.	Bonus on Wages.	Subscriptions.		
										Educa- tional Pur- poses.	Chari- table Pur- poses.	Co operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
1	9	9	439	495	12863	256	96	0 6	..	..	..	2 18 4
2	..	..	..	..	..	..	..	..	..	..	..	..
3	10	..	494	..	11238	609	29	1 3	..	17	..	2 18 4
4	134	24	8627	1065	157675	13696	1325	1 5	629	337	76	17 10 0
5	4	..	210	..	3415	39	5	0 3	..	..	..	..
6	3	..	173	..	3382	95	9	1 0	3	..	..	0 15 0
7	..	..	..	..	886	..	..	..	..	..	..	..
8	3	..	136	..	3363	152	8	1 9	..	..	..	..
9	9	3	478	25	5679	227	27	0 6½	..	..	..	4 10 0
10	6	..	322	..	8699	798	35	1 8½	11	12	..	1 12 8
11	..	..	..	..	2848	..	..	..	..	..	..	0 10 4
12	4	..	342	..	5278	253	26	0 11½	..	..	..	0 18 2
13	3	..	159	..	3449	59	8	0 8	3	..	..	..
14	4	..	175	..	2547	..	18	..	..	..	..	0 14 10
15	33	4	1593	164	29034	2670	279	1 8	..	62	31	6 6 8
16	5	..	169	..	4594	442	16	1 8	5	11	11	1 1 8
17	3	..	162	..	2606	..	18	..	..	..	..	..
18	8	..	381	..	7365	272	62	0 9	..	7	2	1 15 8
19	5	..	44	..	*781	38	..	..	..	..	..	..
20	2	..	48	..	1990	42	4	0 3	..	..	..	0 6 8
21	..	..	..	..	5139	515	..	..	..	..	..	..
22	..	..	127	..	4959	220	66	..	..	..	..	..
23	..	..	..	..	3152	333	..	..	..	..	..	..
	245	40	14079	1749	280942	20716	2031		651	446	120	41 18 4

\* Two months' trade.

## MIDLAND

RETURN OF TRADE, &c., of Co-operative Societies in the Counties of  
RUTLAND, SALOP, STAFFORD, WARWICK, and Part of WORCESTER,

a These particulars are taken from our last year's return. b These particulars are taken  
this office or to

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, including any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.
							House Prop- erty.	All other Invest- ments.	
<b>No. 1—NORTHAMPTON &amp; EARLS BARTON DISTRICT—</b>									
Blakesley .....	54	£ 178	£ ..	£ ..	£ 219	£ 26	£ ..	£ 77	£ ..
Braefield .....	264	3530	313	261	448	100	900	2796	68
Brington .....	104	247	54	120	242	11	..	168	3
Brixworth .....	272	1385	516	150	765	1475	50	249	21
Cogenhoe Self-Help .....	100	433	..	87	191	18	..	370	22
Daventry .....	808	10077	1532	332	3073	4531	3333	1425	51
Denton .....	72	260	..	124	182	110	..	155	7
Earls Barton .....	717	12189	952	924	2430	6115	4659	1963	63
East Haddon .....	53	132	..	..	156	..	..	47	16
Ecton .....	97	300	..	157	250	3	..	315	28
Hackleton .....	153	1596	..	233	357	859	..	725	11
Harleston .....	142	379	22	50	194	66	..	310	12
Harpole .....	561	4516	4014	346	2478	5779	..	657	496
Long Buckby .....	746	10670	497	579	1762	1450	6885	2843	14
Moulton .....	325	2243	..	1353	883	814	1065	981	125
Northampton .....	3353	12551	8626	1569	8216	9922	1451	6220	16
Pitsford .....	64	255	..	44	148	23	..	162	17
West Haddon .....	170	987	21	14	354	484	..	331	41
Yardley Hastings .....	229	1675	318	266	680	447	200	1067	19
Total .....	8284	63603	16865	6609	23028	32233	18543	20861	931
<b>No. 2—WELLINGBOROUGH AND KETTERING DISTRICT—</b>									
Burton Latimer .....	598	7783	3967	760	2500	2707	7229	1245	40
Desborough .....	1320	30938	17816	1073	5125	18722	16695	10404	3276
Finedon .....	699	7821	1120	1250	1830	3082	2995	3194	236
Higham Ferrers .....	360	2668	510	133	1173	1494	..	950	..
Irechester .....	357	4632	556	177	1462	1429	1000	1959	5
Irthlingborough .....	535	3106	2679	49	2029	3412	231	1098	225
Kettering .....	7500	146815	6355	2206	16735	34200	90805	24578	67
Market Harborough .....	1476	8735	740	373	4293	6563	..	1455	144
Raunds Distributive .....	1019	8350	2334	592	3878	4667	1956	2213	93
Ringstead Distributive .....	148	594	545	62	396	769	..	182	41
Rothwell .....	846	11748	2180	205	2751	6084	3976	2000	368
Rushden .....	2048	18691	2634	910	5480	7988	4209	7211	12
Thrapston .....	276	950	768	53	664	976	..	345	27
Walgrave Industrial .....	125	609	475	106	430	514	..	382	12
Wellingborough Midland .....	2518	24059	3765	600	6977	13957	2545	7966	1337
Wollaston .....	579	14025	1724	400	1996	1673	6740	6500	16
Total .....	20404	291524	48168	8949	57719	108237	138381	71682	5866

## SECTION.

CAMBRIDGE, DERBY, LEICESTER, LINCOLN, NORTHAMPTON, NOTTINGHAM,  
for 1909, arranged in their respective Conference Districts.

from the Registrar's Return for 1908. c These societies have not made a return either to  
the Registrar.

No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.						
					Net Profit.	In- terest on Share Capital	Aver- age Divi- dend per £.	Bonus on Wages.	Subscriptions.		
Distri- butive.	Pro- ductive.	Distri- butive.	Pro- ductive.						Educa- tional Pur- poses.	Chari- table Pur- poses.	Co-operative Union.
		£	£	£	£	£	s. d.	£	£	£	£ s. d.
1	2	94	..	1307	..	8	2 0	..	..	..	6 10 0
2	2	140	56	5440	541	106	2 6½	..	..	3	..
3	..	..	..	1873	215	..	..	..	..	..	..
4	2	152	115	4831	674	71	2 0	..	..	8	..
5	1	64	..	1517	153	13	2 5½	..	..	2	..
6	18	957	120	16518	1681	408	1 9½	..	11	13	6 16 0
7	1	67	..	1445	125	10	2 1½	..	..	..	0 11 4
8	9	632	375	15840	2170	567	2 2	..	13	23	6 0 4
9	..	..	..	786	46	5	..	..	..	..	..
10	1	45	55	2082	227	13	2 4	..	..	..	..
11	1	103	68	3561	423	50	3 1½	..	..	2	1 5 0
12	3	215	..	2941	297	16	3 7½	..	..	2	1 1 10
13	25	911	202	15238	1367	173	1 6	..	..	13	4 11 8
14	17	912	294	21261	2918	342	2 4	..	25	38	6 1 4
15	2	186	127	6109	940	106	2 6	..	..	9	2 8 10
16	53	2532	684	61099	6211	433	1 9	..	160	21	10 0 0
17	1	83	..	1208	123	9	2 0	..	..	2	0 10 8
18	5	179	..	3489	312	48	1 5	..	..	..	1 7 2
19	3	170	..	4824	511	79	2 2	..	..	2	1 16 0
146		31	7442	2096	171369	18934	2457	..	..	209	138 43 0 2
1	12	4	707	239	15713	1853	304	2 0	..	5	15 4 16 6
2	26	128	1482	8550	57144	5599	1216	2 6	..	20	10 8 4
3	13	4	764	226	16273	1937	343	2 1	..	10	5 17 10
4	5	3	335	145	5823	545	115	1 6	..	..	2 18 4
5	7	2	407	124	12523	1567	223	2 3	..	2	2 10 0
6	12	3	771	150	14960	1460	143	1 10	..	4	4 6 2
7	109	58	6537	3482	149700	29578	5533	2 2½	..	150	196 25 0 0
8	38	5	1967	337	30464	2333	343	1 9½	..	36	11 11 6
9	17	5	1106	315	20215	2119	318	1 11	..	18	10 8 7 0
10	2	2	107	85	2767	220	26	2 0	..	5	1 1 2 0
11	13	3	766	204	14755	1316	429	1 3	..	..	4
12	38	13	2370	649	45344	5424	830	2 0	..	87	65 12 7 0
13	4	1	226	73	4056	357	42	1 6	..	4	2 2 5 8
14	1	1	109	70	3060	263	30	2 0	..	..	..
15	56	14	3036	790	55190	6031	1134	1 10	..	40	34 10 0 0
16	17	..	924	..	17425	2558	556	2 5½	..	25	13 4 15 6
370		246	21614	15439	465112	63760	11585	..	..	392	416 100 5 10

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, including any Overdraft from Bank.	Re-serve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.
							House Property.	All other Investments.	
<b>WELLINGBOROUGH AND KETTERING DISTRICT—Con.</b>									
Productive Societies:—									
Avalon (Rothwell Boot and Shoe) .....	176	1126	3677	356	3726	3657	..	869	2264
Desborough Boot and Shoe ..	286	4931	2582	695	6818	1006	..	42	1133
Finedon Boot and Shoe ..	32	5392	323	827	3247	520	..	1829	1729
Higham Ferrers Boot & Shoe ..	220	3155	1867	1419	3424	1993	..	650	1498
Kettering Boot and Shoe ..	702	9424	8314	4100	10417	4977	..	4124	3830
„ Clothing .....	990	16991	13380	5997	20874	10957	..	7387	3748
„ Corset Manufacturers ..	398	4098	4214	820	5540	3335	..	138	1598
„ Union Boot & Shoe ..	288	2943	2450	297	6132	2388	..	14	1454
Northamptonshire Productive (Wollaston) .....	191	2488	1975	323	4091	2129	..	188	2161
Ringstead Unity .....	22	590	354	55	2659	357	..	185	776
St. Crispin Produce (Raunds) ..	47	3881	2638	270	5731	3039	..	23	1332
Wellingboro'—Ideal Cloth'rs ..	690	13608	5694	1598	11236	7765	..	3251	4999
„ Midland Boot ..	127	2104	704	..	1940	1181	..	10	1771
<b>Total .....</b>	<b>24573</b>	<b>362255</b>	<b>96340</b>	<b>25706</b>	<b>143554</b>	<b>151541</b>	<b>138381</b>	<b>90392</b>	<b>34159</b>
<b>No. 3—LEICESTER DISTRICT—</b>									
<i>b</i> Ansty .....	316	2483	866	8	1062	1934	..	361	..
Ashby-de-la-Zouch .....	297	921	928	122	530	1538	..	169	101
Barwell .....	1050	10208	1269	569	3364	5652	2761	3140	..
Broughton Astley .....	131	814	487	35	580	591	..	188	..
Burbage .....	381	5254	161	162	1955	2334	900	1646	..
Coalville .....	4199	30261	10502	3635	13561	20706	5511	9798	576
Cosby .....	189	1004	1189	97	562	36	1694	154	11
Croft .....	130	565	193	15	523	49	..	413	40
Enderby .....	831	11083	6844	686	4132	3564	9992	2962	546
Fleckney .....	416	1926	175	141	998	1184	300	447	..
Glenfield .....	210	3045	1704	150	1017	1163	2330	635	..
Great Glen .....	96	334	91	54	231	8	..	261	42
Great Wigston .....	1642	29369	4998	792	5532	13170	14383	3580	448
Groby .....	155	1570	51	231	569	..	..	1539	..
Hathern .....	246	4879	1841	118	1037	1379	3410	1473	..
Hinckley .....	843	40260	2042	2238	5512	5069	33496	7274	..
Huncote .....	134	1820	474	115	610	507	293	1108	..
Kirby Muxloe .....	98	768	384	90	424	760	..	240	..
Leicester .....	18682	216167	30770	6750	39530	120586	37503	70921	1299
Loughborough Industrial ..	574	1470	1623	..	997	533	1116	684	244
„ Wkg. Men's ..	302	912	1034	..	1214	1126	..	75	..
<i>b</i> Markfield .....	124	969	437	213	476	771	..	372	..
Melton Mowbray .....	1258	7543	2557	465	2721	6426	..	1654	211
Mount Sorrel .....	320	1957	..	448	1698	633	..	337	..
Oadby .....	230	2131	234	85	405	1114	..	1091	..
Quorn don .....	200	814	130	86	640	..	..	594	..
Rathby .....	130	531	737	8	592	665	..	109	99
Rothley .....	174	475	..	136	643	..	..	229	28
<i>a</i> Sapcote .....	106	521	300	73	377	533	..	78	..
Shepshed .....	1030	26313	2852	200	4787	4912	4248	17615	..
Stoney Stanton (Hinckley) ..	185	1239	401	155	596	1135	..	366	13
<i>b</i> Sutton Bonnington .....	81	428	446	18	216	565	..	111	..
Whetstone .....	217	1299	10	94	299	8	838	521	..
<b>Total .....</b>	<b>34977</b>	<b>409333</b>	<b>75750</b>	<b>17989</b>	<b>97390</b>	<b>198651</b>	<b>118175</b>	<b>130085</b>	<b>3658</b>

		No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.						
		Distributive.	Pro-ductive.	Distributive.	Pro-ductive.		Net Profit.	Inter-est on Share Capital	Aver-age Divi-dend per £.	Bonus on Wages.	Subscriptions.		
				£	£	£	£	£	s. d.	£	£	£	£ s. d.
17	..	125	..	5655	25438	387	79	..	..	7	6	1 9 4	
18	..	134	..	5656	20707	285	114	0 4	70	6	15	2 6 10	
19	..	90	..	4123	16423	969	659	..	320	..	1	0 10 6	
20	..	78	..	4133	17613	995	145	0 5	199	14	20	1 14 10	
21	..	216	..	13674	52049	3469	549	0 7	846	72	145	5 16 8	
22	..	620	..	22843	79429	6212	1346	0 7	1454	127	33	8 6 4	
23	..	181	..	5561	19969	680	355	0 4	110	10	19	2 19 0	
24	..	77	..	4607	14900	367	140	0 3	..	10	23	2 8 0	
25	..	95	..	4767	17759	577	121	0 3	61	..	..	1 8 0	
26	..	84	..	3061	8402	..	..	..	..	..	..	0 3 8	
27	..	85	..	5978	24329	148	193	..	..	5	5	0 7 8	
28	..	505	..	15171	55422	4616	1200	0 8	937	200	500	4 19 6	
29	..	71	..	3484	14904	905	104	0 8	168	40	160	0 16 2	
		370	2607	21614	114117	832836	83370	16590	..	4165	883	1343	139 12 4
1	..	3	2	248	96	5769	536	..	..	..	..	..	2 10 0
2	..	3	2	248	96	5264	336	40	1 34	..	..	..	2 7 8
3	25	3	1423	272	33559	4285	408	2 4	..	53	6	8 6 8	
4	1	..	94	..	2097	185	33	2 0	..	..	1	1 0 8	
5	5	5	529	147	14097	2099	241	3 0	..	..	7	..	
6	91	85	5022	2269	125030	17893	1396	2 6	..	27	95	10 0 0	
7	1	..	197	..	4331	455	46	2 1	..	..	1	..	
8	1	1	154	71	3366	326	26	2 0	..	..	1	1 1 8	
9	17	7	972	469	19741	2028	415	2 0	..	..	15	6 12 4	
10	6	2	427	129	10674	1608	86	2 9	..	..	2	3 6 8	
11	1	2	165	94	4069	488	124	1 11	..	5	4	1 15 8	
12	1	..	99	..	2319	183	21	1 11	..	..	1	0 16 0	
13	29	8	1814	539	37636	4962	1162	2 0	..	39	24	8 6 8	
14	1	1	176	110	4303	589	76	2 5	..	5	2	1 6 2	
15	4	2	303	93	6213	898	191	2 2	..	..	10	2 1 0	
16	34	10	2522	669	66496	12318	1579	3 4	..	9	27	..	
17	2	..	118	..	2633	365	73	2 0	..	6	..	1 2 0	
18	4	..	90	..	2071	208	37	1 9	..	..	1	0 8 0	
19	410	137	26020	6558	438246	46341	8305	1 104	1294	463	131	48 0 0	
20	4	2	334	101	3720	172	34	0 74	..	2	..	4 14 8	
21	4	2	274	102	7044	751	39	2 0	..	..	..	..	
22	..	..	..	..	4087	886	..	..	..	..	..	1 0 0	
23	21	4	1117	233	25854	2133	320	1 9	..	16	18	8 6 8	
24	5	..	368	..	9386	1007	46	2 0	..	4	6	2 10 0	
25	1	2	180	117	4460	457	85	1 11	..	..	2	1 18 2	
26	3	..	191	..	4746	510	38	2 0	..	..	2	..	
27	1	1	105	6	1803	129	25	1 2	..	..	..	1 0 0	
28	3	..	173	..	4437	502	20	2 3	..	..	2	..	
29	1	..	85	..	1389	286	20	2 0	..	..	2	..	
30	17	4	1351	227	30318	4294	1071	2 4	23	60	26	8 0 8	
31	2	2	138	124	3818	436	57	2 2	..	..	5	1 10 6	
32	..	..	..	..	955	93	..	..	..	..	..	..	
33	1	..	239	..	5775	620	51	2 4	..	..	2	..	
		699	232	44928	12426	895656	107879	16065	..	1317	689	392	128 1 10

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, including any Over-draft from Bank.	Re-serve Fund.	Value of Stock in Trade.	Value of Land, Bldgs., Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.
							House Prop-erty.	All other Invest-ments.	
<b>LEICESTER DISTRICT—Con.</b>									
Productive Societies:—		£	£	£	£	£	£	£	£
Excelsior Boot and Shoe (Sibley) .....	80	1251	399	145	686	678	..	169	1209 34
Glenfield Boot and Shoe ..	258	2909	2816	889	2125	1901	..	1476	1586 35
Leicester Anchor B. & Shoe ..	675	4802	4482	887	8656	3643	..	622	2429 36
"    Boot and Shoe ..	970	10938	13475	1353	14160	9335	..	1100	3250 37
"    Carriage Build'rs ..	75	564	246	..	478	361	..	45	246 38
"    " Ideal " Basket Makers .....	25	382	296	..	229	36	..	88	209 39
"    Printing .....	282	4842	6920	740	2420	8624	..	141	2172 40
"    Self Help Boot & S ..	190	1903	2115	339	2467	2052	..	559	1047 41
Morning Star Sundries (Leicester) .....	80	472	286	20	520	140	..	73	330 42
Sperope Boot and Shoe (Barwell) .....	187	2429	3954	714	6177	1741	..	50	1687 43
Wigston Hosiers .....	224	2495	1524	35	2288	1604	..	316	960 44
Total .....	38023	442320	112263	23111	137596	228766	118175	134724	18783
<b>No. 4—COVENTRY DISTRICT—</b>									
Atherstone .....	541	3888	87	322	1760	1821	..	1301	247 1
a Blue Lias (Stockton) .....	121	390	13	..	488	..	..	211	34 2
Coventry .....	11576	142771	8509	13654	37041	25899	55301	58106	556 3
Eathorpe and Marton .....	167	796	..	434	511	245	..	579	101 4
a Gaydon .....	22	88	..	12	46	..	..	..	32 5
Harbury .....	350	2390	308	51	1310	793	641	249	130 6
Lockhurst Lane .....	1393	24999	342	1365	5215	10049	8337	6552	.. 7
Long Itchington .....	186	1387	..	..	788	70	..	431	296 8
Napton .....	168	716	596	..	267	809	..	165	272 9
Nuneaton .....	5428	34448	11397	1704	17537	24471	4922	5800	596 10
a Pailton .....	35	219	..	1075	247	417	..	577	86 11
b Paradise (Foleshill) .....	77	206	480	34	343	182	..	195	.. 12
Rugby .....	5472	69060	5982	5306	25043	35494	8173	17479	108 13
a Southam .....	231	903	659	70	736	692	..	427	.. 14
Stoneleigh .....	120	292	..	..	213	60	..	259	.. 15
Total .....	25887	282493	28373	24027	91545	101002	77374	92331	2398
<b>Productive Societies:—</b>									
Coventry Andrews Watch Manufacturing .....	18	343	92	..	378	8	..	17	28 16
Coventry Builders .....	13	126	635	..	83	41	523	29	161 17
Coventry Licensed Trade Supply .....	160	1591	1248	..	233	2704	..	19	84 18
Coventry Watch Manu- facturing .....	67	1351	193	272	1091	385	..	235	246 19
Total .....	26145	285904	30541	24299	93330	104140	77897	92631	2917
<b>No. 5—BIRMINGHAM DISTRICT</b>									
Alcester .....	2622	19009	1468	882	11450	10455	..	2338	721 1
Aston Fields .....	333	1343	812	..	926	1368	..	326	260 2
Bidford .....	612	7500	11	708	1795	1863	2649	2112	521 3
Birmingham Industrial ..	14190	95162	10687	3906	37288	62007	7437	9934	200 4
b Church Lench .....	65	168	94	150	103	43	..	266	.. 5
Clee Hill .....	250	470	5	..	308	139	..	45	44 6

No. of Employees on Dec. 31st.			Salaries and Wages.		Sales during the Year.	PROFIT.								
Distri- butive.	Pro- ductive.	Distri- butive.	Pro- ductive.	Net Profit.		In- terest on Share Capital	Aver- age Divi- dend per £.	Bonus on Wages.	Subscriptions.					
									Educa- tional Pur- poses.	Chari- table Pur- poses.	Co-operative Union.			
			£	£	£	£	£	s. d.	£	£	£	£ s. d.		
34	..	39	..	1906	7640	810	58	0 5½	257	10	11	0 12 6		
35	..	89	..	4333	15800	921	142	0 4	197	17	5	2 3 2		
36	..	195	..	9914	27775	532	232	0 1½	63	36	10	5 0 0		
37	..	246	..	12463	41472	1053	568	0 5	308	23	10	8 2 0		
38	..	17	..	1230	2546	..	..	..	..	..	..	0 11 2		
39	..	12	..	503	1306	..	..	..	..	..	..	0 3 0		
40	..	68	..	3506	10187	353	248	0 2	30	10	15	2 6 10		
41	..	60	..	3254	11510	485	84	0 3½	92	5	2	1 10 0		
42	..	8	..	316	9558	..	..	..	..	..	..	0 12 0		
43	..	68	..	3635	16209	717	144	0 4	153	21	22	1 9 0		
44	..	50	..	1705	8614	178	160	0 2	14	..	..	1 16 0		
			699	1084	44928	55191	1042273	112928	17701	..	2431	811	467	152 7 6
1	12	4	800	233	12457	1635	170	2 3	..	11	5	4 1 8		
2	3	..	135	..	2531	247	15	2 0	..	..	..	1 0 0		
3	234	36	13545	2375	246599	46026	6138	2 6	..	810	127	21 0 0		
4	4	..	164	..	3689	486	18	2 0	..	..	3	..		
5	1	..	23	..	350	..	..	..	..	..	..	..		
6	6	4	318	184	10192	865	125	1 7	..	..	..	4 9 2		
7	27	5	1487	352	35445	6391	957	3 0	..	151	7	10 13 9		
8	2	3	140	128	5077	488	55	1 10	..	..	..	..		
9	2	1	112	58	2069	..	..	..	..	..	..	1 8 0		
10	98	26	5812	1779	128191	15754	1647	1 11½	..	175	37	16 13 4		
11	3	..	122	..	1790	99	10	..	..	..	..	..		
12	..	..	..	..	3144	450	..	..	..	..	..	..		
13	140	40	8198	2892	157583	19088	3265	2 0	..	224	98	18 0 0		
14	4	2	215	79	5124	486	40	2 0	..	..	10	..		
15	4	..	204	..	4537	420	11	2 0	..	..	..	..		
			540	121	31275	8080	618778	92435	12451	..	..	1371	287	77 5 11
16	..	12	..	280	566	..	..	..	..	..	..	0 5 0		
17	..	4	..	264	328	..	..	..	..	..	..	..		
18	..	8	..	536	1723	91	79	..	..	..	..	1 10 0		
19	..	19	..	465	989	..	..	..	..	..	..	0 11 8		
			540	164	31275	9625	622384	92526	12530	..	..	1371	287	79 12 7
1	67	9	3521	520	64974	6770	717	1 11	..	3	141	20 0 0		
2	8	1	375	67	4612	..	48	..	..	..	..	..		
3	10	3	523	166	13110	1289	297	1 10½	..	..	5	4 19 8		
4	262	44	15716	3180	229129	24710	4055	1 9	532	258	127	40 0 0		
5	..	..	..	..	1662	111	..	..	..	..	..	..		
6	..	..	..	..	5800	230	18	0 11	..	..	..	..		

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Prop- erty.	All other Invest- ments.		
<b>BIRMINGHAM DISTRICT—Con.</b>										
Dudley .....	6459	£ 16943	£ 2666	£ 155	£ 7710	£ 9927	£ ..	£ 2912	£ 1227	7
Fenny Compton .....	257	1234	4	..	635	507	..	207	162	8
Halesowen and Hasbury ..	1188	10402	5210	502	3386	8710	3920	1038	728	9
Highley .....	89	314	..	3	243	51	..	46	45	10
Kidderminster .....	2165	32639	1197	2522	8432	10967	8920	11537	174	11
Soho (Smethwick) .....	3303	13919	3210	984	9518	8336	..	2939	289	12
<sup>b</sup> Stratford-on-Avon .....	708	2070	1276	667	1181	2152	..	680	..	13
Ten Acres and Stirlchley (Birmingham) .....	4474	37533	4949	2415	10824	28212	949	11885	274	14
<sup>a</sup> Warwick .....	576	1588	810	..	1415	1422	..	408	76	15
<sup>b</sup> Westwood .....	12	18	..	..	..	..	..	..	..	16
Worcester .....	3408	29513	1738	1828	7610	17177	1526	10098	401	17
	40711	269225	34137	14722	102824	163336	25401	56771	5122	
<b>Productive Societies:—</b>										
Alcester Needle Makers ..	174	1872	1061	..	1331	153	..	163	323	18
Birmingham Printers .....	116	2674	1853	199	225	3839	..	115	1188	19
Bromsgrove Nail Forgers...	108	460	20	210	433	..	..	194	147	20
<sup>a</sup> Midland Sheet Metal Workers (Birmingham)..	62	951	604	..	654	322	..	33	418	21
Worcester Hamper and Basket Makers .....	87	244	56	..	310	50	..	..	54	22
<b>Total .....</b>	<b>41258</b>	<b>275426</b>	<b>37731</b>	<b>15131</b>	<b>105777</b>	<b>167700</b>	<b>25401</b>	<b>57276</b>	<b>7252</b>	
<b>No. 6—STAFFORD DISTRICT—</b>										
Bourton (Much Wenlock)..	42	138	..	390	196	28	..	304	14	1
Bridgnorth .....	244	553	..	100	364	140	..	318	48	2
Burton-on-Trent .....	6350	55254	3928	4164	13760	32771	3523	22390	..	3
Cannock .....	1750	9156	1621	705	3770	4064	575	3568	899	4
Cheadle .....	245	301	37	4	242	92	..	90	..	5
Ellesmere .....	209	299	..	50	166	32	..	214	13	6
Hollington .....	122	1179	7	136	99	570	..	862	18	7
Ironbridge & Coalbrookdale	875	6679	..	498	3106	2558	794	1780	695	8
Mayfield .....	228	1213	98	234	791	138	..	1029	..	9
Oakengates .....	1105	8714	83	892	3270	4735	..	2747	110	10
Oswestry .....	869	3806	1968	1957	2596	1000	780	63	11	11
Prees .....	255	1267	1800	38	757	1493	827	357	230	12
Rugeley .....	690	3770	682	441	1804	2731	268	655	210	13
Shrewsbury .....	1881	10887	1575	1023	4264	6630	632	3805	323	14
Stafford .....	2185	14415	1203	1708	6726	9576	341	1816	722	15
Stone .....	595	6002	793	249	2666	2404	..	2927	487	16
Tamworth .....	3495	36103	2104	1978	8906	14521	5918	17128	317	17
Tibberton .....	56	131	..	..	248	5	..	15	..	18
Tipton .....	670	3887	..	301	1244	2297	..	907	290	19
Walsall .....	6287	36094	5788	1928	11738	30949	827	5103	2341	20
Wednesbury (New) .....	909	5766	1895	351	3221	3369	300	981	669	21
<sup>a</sup> " (Old) .....	200	200	..	..	350	178	..	32	..	22
Wheaton Aston .....	51	230	98	93	180	220	..	259	..	23
Whitchurch .....	450	2982	1223	986	1954	1954	..	599	880	24
Wolverhampton .....	2562	18249	2413	591	7955	7954	1208	5303	411	25
	32325	228235	27316	15874	78766	132005	16213	73969	8740	
<b>Productive Society:—</b>										
Walsall Locks & Cart Gear	154	5549	2732	3421	4154	5287	..	1036	3416	26
<b>Total .....</b>	<b>32479</b>	<b>233784</b>	<b>30048</b>	<b>19295</b>	<b>82920</b>	<b>137292</b>	<b>16213</b>	<b>75005</b>	<b>12156</b>	

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.						
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital.	Average Dividend per £.	Bonus on Wages.	Subscriptions.		
										Educational Purposes.	Charitable Purposes.	Co-operative Union.
7	58	7	£ 2609	£ 429	£ 48935	£ 5856	556	s. d. 2 0	£ ..	£ ..	£ 4	£ s. d. 8 6 8
8	3	2	87	62	3812	291	35	1 4½	..	..	..	1 0 10
9	23	5	944	405	26011	2388	462	2 0	..	25	..	..
10	2	1	109	70	2955	220	14	1 9	..	..	..	0 16 8
11	48	16	2473	768	50299	6524	1205	2 1½	..	68	42	16 13 4
12	64	9	3488	797	66896	6747	585	1 9	150	77	13	16 18 6
13	..	..	..	..	10619	865	..	..	..	..	..	..
14	78	12	4291	902	85625	10986	1663	2 0	..	236	16	16 13 4
15	7	4	882	183	7834	532	68	1 6	..	8	..	4 16 0
16	..	..	..	..	..	..	..	..	..	..	..	..
17	58	13	3293	914	58470	6730	1049	1 10	177	95	39	16 13 4
	688	126	37811	8463	680743	74849	10772	..	859	770	387	146 18 4
18	..	21	..	777	1656	17	..	..	..	..	..	1 9 2
19	..	36	..	1909	4117	132	124	..	..	..	1	1 1 0
20	..	42	..	744	1058	84	44	0 3	9	5	9	0 18 2
21	..	16	..	1181	1286	21	..	..	..	..	..	0 10 4
22	..	9	..	439	1000	..	..	..	..	..	..	0 5 0
	688	250	37811	13513	689860	75003	10940	..	868	775	397	151 2 0
1	1	..	72	..	997	30	6	1 10	2	..	..	0 7 0
2	4	..	216	..	4680	461	22	2 0	..	9	2	1 13 4
3	150	43	8398	2638	163308	20880	2390	2 2½	221	305	72	15 0 0
4	87	14	2195	619	42164	5035	423	1 9	..	90	6	8 6 8
5	3	1	174	48	3413	165	13	1 0	..	..	..	2 1 7
6	2	..	118	..	2190	207	12	1 9	2	..	1	1 13 4
7	2	..	95	..	2024	302	66	3 0	..	15	..	1 1 2
8	23	3	1157	194	20853	1823	297	1 6½	..	12	2	6 13 2
9	5	..	320	..	7550	1046	55	2 9½	17	26	3	1 17 8
10	28	7	1319	415	29183	3328	381	1 10	..	33	21	7 13 4
11	20	4	933	286	14660	1097	130	1 5½	..	11	10	6 14 9
12	5	1	229	80	3900	215	60	1 6	..	..	1	1 15 0
13	14	5	681	267	14854	1670	163	1 6	..	20	4	5 0 0
14	31	8	1797	511	35824	4631	465	2 0	48	56	20	8 6 8
15	45	6	2325	463	40625	3524	642	1 5	..	25	41	16 13 4
16	16	3	794	200	14330	1543	140	2 0	..	14	14	4 10 0
17	72	35	4184	2380	88221	11659	1620	2 2½	113	128	61	16 16 0
18	1	..	55	..	1498	100	6	2 6	2	..	..	0 9 6
19	10	3	468	116	10462	1120	185	1 10	..	..	7	..
20	120	25	6890	1601	113153	11133	1769	1 7½	224	249	79	25 0 0
21	15	3	854	190	15967	1338	268	1 4½	..	19	2	7 9 0
22	2	..	106	..	4500	450	10	2 0	..	..	..	..
23	1	..	60	..	1049	76	8	2 0	..	..	..	..
24	7	3	333	113	6217	162	83	0 7	..	..	..	3 15 0
25	50	15	2350	841	38289	4612	822	1 6	47	70	..	10 0 0
	664	179	36123	10962	679911	76657	10036	..	676	1082	346	152 16 6
26	..	225	..	10482	23421	1535	435	..	791	38	25	1 4 8
	664	404	36123	21444	703332	78192	10471	..	1467	1120	371	154 1 2

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.				ASSETS.				
		Share Capital.	Loans, Includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Prop- erty.	All other Invest- ments.		
No. 7—DERBY DISTRICT —										
Bolsover .....	1317	8272	3433	20	4640	7936	..	2155	886	1
Brassington .....	64	161	..	103	225	..	..	88	189	2
Clay Cross .....	850	6371	4415	..	2744	4326	2195	1154	1023	3
Codnor Park and Ironville.	847	15436	1229	257	3843	2112	5974	5451	919	4
Derby .....	23542	261191	6007	10252	55618	107331	93167	49085	5115	5
Ilkeston .....	4239	48178	2901	2910	14070	24776	2924	16123	233	6
Langley Mill and Aldercar	4413	62760	7338	1845	19408	23403	20313	14737	107	7
aLea and Holloway .....	425	2722	2509	62	1755	564	2021	632	504	8
Long Eaton .....	7297	111945	32159	3555	37487	74924	35141	10607	..	9
Milford (Hopping Hill)....	347	2508	..	..	698	67	..	562	159	10
Pinxton .....	604	14556	..	963	2626	2848	7023	2985	663	11
Ripley .....	8062	165176	4204	6022	41429	67245	21521	52865	1000	12
Tibshelf .....	743	5558	261	762	1907	3688	..	1871	364	13
Wirksworth .....	371	986	..	27	254	375	..	555	102	14
	53121	705820	64456	26778	186704	319595	190279	159830	11264	
Productive Societies:—										
Derby Printers.....	58	632	246	256	170	571	..	382	189	15
„ Umbrella Makers ..	38	184	140	6	124	45	..	141	176	16
Long Eaton Printers.....	29	526	136	42	70	374	..	134	241	17
Total .....	53246	707162	64978	27082	187068	320585	190279	160487	11870	
No. 8—NOTTINGHAM DISTRICT										
Annesley .....	802	4777	..	733	2200	255	..	4742	150	1
Annesley Woodhouse .....	279	5413	293	113	1841	1081	1338	2290	40	2
Bulwell .....	1925	24287	3135	819	9120	7375	5712	8091	55	3
Calverton .....	196	1987	..	86	752	482	300	679	..	4
Cinder Hill .....	1729	14795	2388	1273	6306	9930	834	2773	184	5
Hucknall Torkard .....	3506	95705	11195	2717	12805	17739	42546	42555	29	6
Keyworth .....	207	2513	279	169	1839	734	..	492	22	7
Kirkby-in-Ashfield .....	1763	18716	1133	433	6062	7844	3610	5510	953	8
Langwith .....	412	3733	..	650	2014	1319	..	1169	400	9
Lowdham .....	337	3643	..	303	908	2166	366	903	146	10
Mansfield and Sutton .....	6892	90835	3919	6407	28962	35380	26335	19941	1698	11
Netherfield .....	1854	19429	1267	613	6199	10589	2570	2752	844	12
Nottingham .....	12000	127552	4556	7375	30021	66448	7436	46193	2783	13
Pleasley and Pleasley Hill.	989	9579	2557	950	3483	5089	1485	3413	820	14
bPleasley Works .....	37	37	324	102	210	18	..	235	..	15
aRadcliffe-on-Trent .....	261	3336	2609	..	1846	3720	..	200	770	16
Ruddington .....	542	9288	2910	627	1812	10550	..	739	175	17
Selston .....	664	10990	2549	613	5129	4028	1785	3456	291	18
Sonthwell .....	248	1684	135	127	778	877	..	441	171	19
Stanton Hill .....	902	9232	3596	695	3301	4815	4645	1987	768	20
Stapleford and Sandiacre..	2296	33092	3361	1554	11605	16303	9476	4911	175	21
Warsop Vale .....	224	1865	..	55	941	897	..	439	..	22
aWoodborough .....	69	449	402	83	186	747	..	90	..	23
	38134	492937	46608	26497	138320	208386	108438	154001	10474	
Productive Societies:—										
Codnor Park and Selston										
Baking .....	10	1100	..	70	111	992	..	167	..	24
Kirkby-in-Ashfield Manu- facturers.....	138	1730	2739	231	2638	1829	..	243	964	25
Nottingham Printers.....	115	727	240	170	135	408	..	520	195	26
Total .....	38397	496494	49587	26968	141204	211615	108438	154931	11633	

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.						
	Distri- butive.	Pro- ductive.	Distri- butive.	Pro- ductive.		Net Profit.	In- terest on Share Capital	Aver- age Divi- dend per £.	Bonus on Wages.	Subscriptions.		
										Educa- tional Pur- poses.	Chari- table Pur- poses.	Co-operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
1	32	4	1894	178	35770	3983	358	2 1½	..	..	33	8 6 11
2	2	..	87	..	918	100	7	2 0	..	..	..	..
3	16	..	1102	..	15108	1220	308	1 1½	..	..	..	7 6 8
4	23	2	1399	119	28906	4563	728	2 0	..	35	14	7 3 8
5	596	213	29508	18093	555184	80150	9568	2 6½	1555	705	673	40 0 0
6	120	40	7805	1119	129979	15486	1948	2 3	..	402	53	16 0 0
7	94	88	6497	2319	116494	14374	2748	1 11½	268	284	56	15 0 0
8	7	..	350	..	6558	317	131	0 5	..	2	3	3 13 8
9	258	56	13911	4323	217915	26792	4900	2 0	..	274	60	25 0 0
10	5	..	387	..	7270	641	90	1 6	..	..	4	3 1 8
11	16	..	917	..	16664	3069	652	2 10½	..	..	21	4 15 8
12	171	55	10198	3139	223295	29750	7609	2 0½	..	268	41	25 0 0
13	18	5	864	267	21906	3280	240	2 0	..	43	6	5 15 6
14	4	..	232	..	4307	484	41	1 8	..	..	11	3 1 2
	1362	413	75151	29557	1380364	184209	29328	..	1823	2013	975	164 4 11
15	..	11	..	595	1636	203	29	0 10	21	5	1	0 10 6
16	..	5	..	302	1373	68	10	0 9	8	..	..	0 7 6
17	..	7	..	555	1098	98	28	0 4	15	1	1	0 5 0
	1362	436	75151	31009	1384471	184578	29395	..	1867	2019	977	165 7 11
1	13	..	906	..	29240	5607	240	3 8½	..	..	10	6 16 8
2	7	..	436	..	9436	1305	244	2 3	12	27	2	2 4 5
3	45	9	2869	543	62412	7932	969	2 6	..	54	16	10 0 0
4	2	..	161	..	3891	559	97	2 4½	..	..	2	..
5	38	13	2477	895	44649	5570	580	2 6	..	50	47	15 0 0
6	85	40	5361	2864	99925	13810	3455	2 3	..	181	124	14 0 0
7	4	1	231	80	5631	565	112	1 9	..	..	..	1 11 0
8	37	11	2477	673	55928	7251	868	2 1	71	83	38	13 6 8
9	11	..	735	..	15445	2372	181	3 0	..	..	16	2 3 6
10	6	1	315	79	7330	865	142	1 10½	..	..	8	2 10 0
11	176	33	9205	1492	201849	25602	3920	2 0	..	140	70	21 0 0
12	40	7	1736	551	43908	3855	868	1 6	..	..	28	8 6 8
13	269	72	15897	4659	239182	30126	5976	1 11	581	144	138	20 0 0
14	22	..	1272	..	30018	8552	415	2 0	..	39	29	8 8 0
15	..	2	..	..	1397	152	..	..	..	..	..	..
16	7	2	422	94	5540	..	..	..	..	..	..	..
17	11	4	664	265	13244	1502	431	1 9	..	4	10	4 10 0
18	17	3	954	182	19425	2435	497	2 1½	..	28	5	5 5 8
19	6	..	320	..	5833	600	71	1 6½	..	15	2	1 18 4
20	24	..	1410	..	31291	4883	570	2 1½	..	24	23	6 18 4
21	61	12	3451	984	74203	9538	1481	2 2½	..	100	24	18 1 6
22	6	..	373	..	7774	860	90	2 3½	9	19	..	1 15 4
23	1	..	75	..	1419	87	16	..	..	..	..	..
	888	208	51747	13361	1008970	128978	21223	..	673	908	592	163 16 1
24	..	3	..	269	2198	45	44	..	..	..	..	0 5 0
25	..	34	..	1727	8599	261	80	0 1½	41	7	..	1 0 0
26	..	10	..	673	1262	57	36	0 4	11	5	..	0 19 6
	888	255	51747	16030	1021029	129341	21383	..	725	920	592	166 0 7

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, including any Over-draft from Bank.	Re-serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.
							House Prop-erty.	All other Invest-ments.	
		£	£	£	£	£	£	£	
No. 9—LINCOLN DISTRICT—									
Boston.....	2290	11839	4905	1016	4729	9600	1703	2655	863
Edwinstowe .....	250	1458	296	140	878	12	..	1004	..
Empingham & Normanton.	111	588	..	..	514	58	..	318	121
Gainsborough .....	4119	55233	3634	2516	16471	22526	17380	7704	595
Grantham .....	1851	15760	3358	427	5471	9990	3230	2014	324
Great Grimsby.....	6449	39678	54451	2151	16243	27024	49335	7130	1783
Huntingdon .....	525	3723	1142	428	1797	1912	..	1925	106
King's Lynn .....	1368	2397	3428	497	3351	2923	92	850	354
Lincoln .....	12082	176314	85554	9500	56335	107914	73435	47473	3406
Newark .....	1452	6336	1158	609	1893	4453	2175	704	155
Oundle .....	104	258	130	12	475	40	..	76	..
Peterborough .....	11992	126370	7044	6433	35780	67758	14591	30866	717
Retford .....	1105	8204	507	418	2843	3596	974	1867	480
St. Ives (Hunts.) .....	550	2110	439	369	1156	77	..	1871	72
Saxby .....	68	71	219	179	383	29	..	163	175
Scunthorpe .....	2527	16508	2498	1353	7831	9104	2871	2688	108
Skegness .....	151	235	10	6	295	21	..	27	1
Spalding .....	973	4372	5172	243	2315	6460	..	930	286
Walmsgate .....	62	93	41	38	81	4	..	103	44
Wisbech Phoenix .....	430	989	1243	226	809	1192	..	426	320
	48459	472536	175229	26561	159650	274693	165786	110794	9910
Productive Society:— Lincoln Land and Building	573	4704	61367	2893	581	937	67429	270	288
Total .....	49032	477240	236596	29454	160231	275630	233215	111064	10198

No. of Employees on Dec. 31st.			Salaries and Wages.		Sales during the Year.	PROFIT.						
Distri- butive.	Pro- ductive.	Distri- butive.	Pro- ductive.	Net Profit.		In- terest on Share Capital	Aver- age Divi- dend per £.	Bonus on Wages.	Subscriptions.			
									Educa- tional Pur- poses.	Chari- table Pur- poses.	Co-operative Union.	
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
1	42	11	2304	802	33494	2792	544	0 10 1/2	20	3	16	12 10 0
2	..	..	..	..	3442	227	..	..	..	..	..	..
3	2	..	124	..	1926	27	27	..	..	..	..	..
4	123	52	5607	3087	110671	13312	2642	1 10 1/2	..	184	2	10 10 0
5	45	8	2259	434	42709	4453	656	1 10	..	45	7	8 7 8
6	136	32	7021	1631	104234	9861	1708	1 8 1/2	..	122	95	12 10 0
7	10	3	354	126	9023	984	172	2 0	..	2	6	4 6 8
8	26	8	1201	395	15459	577	99	0 8	17	13	6	8 6 8
9	369	148	19168	14087	317282	30920	7032	1 7 1/2	..	335	143	35 0 0
10	22	8	1123	429	22151	2934	265	1 9 1/4	..	9	4	10 0 0
11	1	..	104	..	1462	89	11	1 6	..	..	..	..
12	411	116	17343	5826	274231	31755	5945	1 10	..	322	119	48 14 3
13	27	4	1338	202	24793	2537	345	1 6 1/2	..	25	20	8 19 8
14	9	2	409	72	7725	873	122	1 9 1/2	9	14	4	3 19 2
15	2	..	104	..	2204	151	4	2 9	..	..	..	0 11 8
16	61	9	2980	588	57079	5570	845	1 8	..	20	26	8 6 8
17	3	..	83	..	*1163	73	3	1 3	..	..	..	..
18	15	4	717	234	13033	596	197	0 10	..	10	..	7 18 1
19	2	..	74	..	1144	72	3	1 3	..	..	..	..
20	9	2	398	107	10294	519	41	1 0	10	4	4	3 8 4
	1815	407	62711	28020	1053519	108322	20661	..	56	1108	452	183 8 10
21	..	24	..	2402	8733	426	265	..	..	..	..	4 10 0
	1315	431	62711	30422	1062252	108748	20926	..	56	1108	452	187 18 10

\* Six months' trade.





**NORTHERN**

RETURN OF TRADE, &c., of Co-operative Societies in the Counties of  
RIDING OF YORKSHIRE, for 1909, arranged

a These particulars are taken from our last year's return. b These particulars are taken  
this office or

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.
		£	£	£	£	£	£	£	£
<b>No. 1—NORTH NORTHUMBER- LAND DISTRICT—</b>									
Amble .....	1800	22319	..	395	6893	8680	710	8065	744
Ashington Equitable .....	752	4277	5936	336	5006	4908	669	879	449
Industrial .....	3240	64426	689	4585	13097	18061	10056	35419	369
Bebside .....	566	3546	1147	260	2259	1104	260	1653	430
Bedlington .....	2352	29985	23366	3013	15239	24473	6280	11001	4422
Blyth-Clive Industrial .....	523	5147	..	290	2658	2332	45	693	291
„ Cowpen Quay Cent'l .....	1608	29268	..	278	8215	14070	..	8648	1039
Broomhill .....	940	13241	480	755	4666	5534	424	5339	313
Cambois .....	430	11919	487	..	2387	3827	3342	3860	144
Choppington .....	416	2653	390	102	1070	1558	..	532	664
Felton .....	96	444	..	38	496	51	..	130	..
Guide Post .....	545	7720	317	602	2264	2582	1233	3210	416
Hedgeley .....	643	4708	70	196	1584	612	..	3354	113
Howick .....	337	2550	..	371	656	128	..	2980	194
* Longhirst .....	..	..	..	..	..	..	..	..	..
Newbiggin-by-the-Sea .....	1468	31309	1160	774	4733	11891	11940	6600	1198
New Delaval .....	715	15048	40	264	2053	2837	7509	3653	695
Pegswood .....	530	7962	762	252	1698	3646	1034	3097	492
Radcliffe .....	388	5059	..	1084	2159	1639	..	3249	..
Sea Houses & N. Sund'rland .....	154	591	..	51	309	3	..	392	72
Togston Ter. and Broomhill .....	146	2363	..	121	1385	234	20	1088	33
Tweedside .....	2623	31505	..	2857	6454	7589	..	21088	2571
Widdrington .....	343	2136	2865	536	1163	64	..	5299	66
<b>Total .....</b>	<b>20555</b>	<b>298216</b>	<b>37709</b>	<b>17160</b>	<b>86444</b>	<b>115823</b>	<b>43522</b>	<b>130209</b>	<b>15115</b>
<b>No. 2—SOUTH NORTHUMBER- LAND DISTRICT—</b>									
Backworth .....	900	21196	514	554	4548	5203	7951	5517	1345
Belsay .....	111	838	..	85	448	131	..	361	..
Coxledge and Fawdon .....	630	7838	711	529	3091	4028	432	2958	397
Cramlington .....	4183	82350	14493	4464	13257	31320	12695	50499	3499
Newcastle-upon-Tyne .....	22047	338900	14224	6560	61530	170998	104152	78890	264
North Shields .....	3523	45637	13211	41	15015	37622	2679	3777	1748
St. Anthony's .....	663	3647	..	147	1197	925	200	2211	..
Seaton Delaval .....	1919	57414	1231	1031	14470	14662	7346	24032	4627
Seghill .....	362	5687	122	28	1904	1227	..	2687	635
Shiremoor .....	937	18555	923	600	3296	5278	3146	9434	1394

\* In liquidation.

## SECTION.

NORTHUMBERLAND, CUMBERLAND, DURHAM, WESTMORLAND, and the NORTH in their respective Conference Districts.

from the Registrar's Return for 1908. c These societies have not made a return either to the Registrar.

No. of Employees on Dec. 31st.			Salaries and Wages.		Sales during the Year.	PROFIT.						
Distributive.	Productive.		Distributive.	Productive.		Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.		
										Educational Purposes.	Charitable Purposes.	Co-operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
1	43	22	3101	1126	70842	10365	933	2 9	..	14	27	14 3 4
2	25	20	1905	933	42569	6611	247	3 0	..	..	..	6 2 6
3	128	50	7141	3141	167412	27027	3005	2 10	..	118	114	25 16 0
4	18	2	1270	120	26070	3559	175	3 0	..	..	18	4 2 10
5	98	69	5824	2523	145040	18548	1477	2 4 <sup>1</sup> / <sub>2</sub>	..	172	147	18 14 0
6	13	..	852	..	16092	2504	246	2 10 <sup>1</sup> / <sub>2</sub>	..	..	5	4 10 0
7	67	38	3623	1413	65381	10664	1406	2 10	..	26	9	10 0 0
8	27	12	1937	1004	41984	6503	279	3 0	..	18	31	7 12 6
9	13	9	1077	617	25800	4138	550	3 0	..	..	38	3 11 0
10	12	5	857	407	17138	1480	128	3 0	..	..	2	3 3 0
11	3	..	154	..	1906	196	20	2 1	2	..	..	0 15 8
12	16	2	1197	159	25674	4048	368	3 0	..	12	8	4 6 8
13	11	..	559	..	16631	2628	169	2 10 <sup>1</sup> / <sub>2</sub>	..	..	5	5 1 10
14	5	..	360	..	9933	1790	137	3 0	51	4	6	2 11 11
15	..	..	194	..	1574	212	9	3 3 <sup>1</sup> / <sub>2</sub>	..	..	1	0 9 10
16	57	30	3252	1854	78070	12800	1480	2 11	..	29	30	9 7 0
17	25	7	1584	516	39603	5505	759	2 5 <sup>1</sup> / <sub>2</sub>	..	4	9	5 17 8
18	13	5	957	169	25231	4520	399	3 3 <sup>1</sup> / <sub>2</sub>	..	15	22	4 7 8
19	11	1	1202	55	21668	4022	198	3 7 <sup>1</sup> / <sub>2</sub>	..	..	7	3 4 8
20	3	..	161	..	3490	502	18	2 8 <sup>1</sup> / <sub>2</sub>	..	..	..	1 5 0
21	4	..	358	..	6391	1112	104	3 4	..	..	5	1 5 6
22	54	33	3101	1779	83404	14276	1182	3 2	..	..	40	8 8 0
23	8	..	637	..	19267	3800	218	4 4	..	..	6	2 18 0
654			41303	15816	951170	146810	13507	..	53	412	530	147 14 7
1	35	10	2155	642	52624	11328	1004	3 6 <sup>1</sup> / <sub>2</sub>	..	11	48	7 2 8
2	2	..	126	..	2538	341	33	2 7 <sup>1</sup> / <sub>2</sub>	..	..	..	0 18 0
3	18	..	1511	..	31857	4824	386	2 11	..	..	27	5 5 9
4	152	58	12718	4464	278695	50008	5144	3 4	..	139	255	34 0 2
5	695	166	37984	5262	584995	86187	16810	2 7	..	39	775	40 0 0
6	128	25	5696	1981	86871	10075	2208	1 11	..	90	25	16 13 4
7	15	..	937	..	19011	2870	166	2 11 <sup>1</sup> / <sub>2</sub>	..	6	25	5 6 4
8	75	30	5415	1698	113452	20478	2865	3 2 <sup>1</sup> / <sub>2</sub>	..	..	60	15 0 0
9	11	..	775	..	16094	2755	274	3 1 <sup>1</sup> / <sub>2</sub>	..	..	12	3 1 8
10	29	8	1993	555	55866	10820	923	3 7	..	4	52	7 10 0

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Biddings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
		£	£	£	£	£	£	£	£	
<b>No. 2—SOUTH NORTHUMBER- LAND DISTRICT—Con.</b>										
Walker-on-Tyne .....	1869	19303	1733	1558	4007	7541	10179	3035	..	11
Wallsend .....	5192	91907	5143	6068	15462	25104	51950	17686	413	12
Willington Quay & Howden	1297	14951	9764	223	4366	13658	5168	1789	1060	13
	43633	708223	62069	21888	142591	317697	205898	202876	15382	
Special Society:— Pioneer Fishing(N. Shields)	71	6362	2811	..	..	8979	..	272	..	14
	43704	714585	64880	21888	142591	326676	205898	203148	15382	
<b>Productive Societies:—</b>										
Co-operative Laundries— Newcastle-on-Tyne ..	39	4757	3550	..	163	7625	..	40	205	15
Newcastle-on-Tyne House- hold Furnishing .....	120	6312	25635	2582	4331	29881	..	503	4641	16
<b>Total .....</b>	<b>43863</b>	<b>725654</b>	<b>94065</b>	<b>24470</b>	<b>147085</b>	<b>364182</b>	<b>205898</b>	<b>203691</b>	<b>20228</b>	
<b>No. 3—CUMBERLAND &amp; WEST- MORLAND DISTRICT—</b>										
Aspatia Industrial .....	1588	16709	..	922	5017	5340	988	9043	..	1
Broughton Moor .....	108	312	875	32	252	1067	..	240	71	2
Carlisle ..	8000	108592	2534	7102	29835	58598	4265	26076	9024	3
Cleator Moor .....	5964	84552	362	4159	22922	24543	..	87837	10517	4
Dalston .....	429	5016	..	..	1646	1169	600	1846	333	5
Egremont .....	1466	24206	9	657	5791	6614	961	10485	2748	6
Harrington .....	291	4010	154	198	1170	1953	..	1302	347	7
Houghton .....	88	703	525	60	193	952	..	148	119	8
Keswick .....	772	8653	1017	375	3097	2463	1854	2216	1026	9
Lazonby .....	427	4354	..	313	1333	260	..	2808	912	10
Longtown .....	521	2451	1733	..	1503	572	1852	1240	37	11
Maryport .....	3749	31820	8748	1051	12722	9164	6777	18171	2364	12
Naworth Collieries.....	454	2703	2101	..	2338	8000	..	494	796	13
Penrith .....	1029	6804	120	390	2550	3504	..	1573	1418	14
Tebay .....	224	1441	..	203	872	632	..	332	170	15
Upperby .....	89	233	..	101	117	2	..	303	37	16
Warwick Bridge .....	99	1108	..	271	530	445	..	336	415	17
Wigton .....	282	1224	3	184	500	694	..	631	..	18
Windermere .....	277	1804	86	141	441	823	..	767	..	19
Workington Bee Hive	2100	11527	4792	2710	7924	10583	863	1482	3276	20
„ Industrial.....	2231	22088	4053	1771	7502	15101	5425	1879	3567	21
<b>Total .....</b>	<b>30188</b>	<b>340310</b>	<b>27112</b>	<b>20640</b>	<b>108255</b>	<b>147479</b>	<b>23585</b>	<b>119204</b>	<b>37177</b>	
<b>No. 4—WEST DURHAM &amp; SOUTH N'THUMBERLAND DIST.—</b>										
Allendale .....	319	3017	1737	..	1398	1799	600	632	465	1
Alston .....	392	1466	596	..	1074	926	..	561	397	2
Annfield Plain .....	6941	180969	4352	9663	22669	25164	57072	84480	5909	3
Blaydon .....	8725	213255	2934	1153	29820	57770	92180	35430	5187	4
Burnopfield .....	1712	67252	62	2373	8832	12044	25927	29371	..	5
Coanwood .....	207	1520	290	150	1156	497	..	445	..	6
Consett .....	2214	59612	2253	1088	9663	17991	12923	23777	3454	7
Esh .....	840	16362	..	767	5074	4222	2742	6933	2320	8
Fourstones and Newbrough	417	3323	..	155	763	41	129	3883	..	9
Greenhead.....	183	1727	..	83	993	620	..	373	127	10
Haltwhistle .....	597	7718	..	396	2006	3361	1554	1255	1031	11
Haydon Bridge.....	318	2438	454	..	811	1139	..	1351	245	12
Hexham and Acomb .....	447	4717	..	210	1386	2937	..	773	372	13

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.						
	Distri- butive.	Pro- ductive.	Distri- butive.	Pro- ductive.		Net Profit.	In- terest on Share Capital	Aver- age Divi- dend per £.	Bonns on Wages.	Subscriptions.		
										Educa- tional Pur- poses.	Chari- table Pur poses.	Co operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
11	55	11	3047	647	59596	8711	771	2 8	..	11	27	10 0 0
12	119	47	7629	3268	140656	23214	4270	2 8 3	..	300	122	21 0 0
13	35	19	2103	662	37638	5419	703	2 2 1/2	..	40	52	10 14 6
14	1369	374	82089	19179	1479893	237030	35557	..	..	640	1480	176 12 5
	32	..	3016	..	7734	203	44	..	..	..	..	0 13 0
	1401	374	85105	19179	1487627	237233	35601	..	..	640	1480	177 5 5
15	..	60	..	710	11346	..	87	..	..	..	..	0 6 0
16	..	110	..	7372	18215	144	132	..	..	..	..	0 19 10
	1401	544	85105	27261	1507188	237377	35820	..	..	640	1480	178 11 3
1	30	15	1490	795	42040	5449	767	2 2	..	10	21	13 5 7
2	1	..	108	..	2444	497	11	3 0	..	..	4	..
3	227	83	11187	4208	232537	30488	4440	2 2 1/4	..	114	225	33 6 8
4	115	41	8918	2868	154933	26517	3552	2 9	..	168	..	30 0 0
5	6	3	325	63	8616	1119	244	2 7 1/2	..	..	2	3 11 0
6	32	16	2135	667	42801	6141	855	2 7 1/2	..	22	25	10 0 0
7	8	1	464	78	8323	1273	174	2 8	..	15	6	2 2 0
8	2	..	155	..	2725	208	32	2 4	16	..	1	0 15 0
9	14	6	722	173	17343	1952	285	2 5	..	..	10	6 6 0
10	10	..	550	..	14923	1240	212	3 4	..	..	3	3 10 6
11	6	1	362	49	10335	1080	153	1 6	..	..	..	4 8 4
12	93	43	5315	1810	100391	13903	1380	2 8	..	127	98	25 0 0
13	14	2	374	62	12900	..	132	..	..	..	..	3 0 0
14	19	3	1082	157	21163	2178	261	2 2	..	16	6	8 7 8
15	5	..	283	..	6783	650	66	2 1 3/4	..	..	3	1 17 4
16	1	..	137	..	2631	365	7	3 0	..	..	3	..
17	4	..	221	..	4221	244	45	1 10	..	..	1	..
18	5	..	213	..	6700	871	51	2 3	31	..	4	2 5 0
19	..	..	..	..	4189	356	..	..	..	..	..	..
20	45	26	2034	1078	48941	7946	754	2 11 1/2	..	90	29	12 0 0
21	50	21	3123	1500	57872	9636	896	2 11	..	90	81	10 10 0
	687	261	39198	13508	802811	112053	14317	..	47	652	522	170 5 1
1	5	..	307	..	6485	403	102	2 0	..	..	..	2 13 6
2	5	..	252	..	4313	465	66	1 9	..	3	..	3 6 4
3	217	46	17730	3287	305820	101122	7485	4 5	..	369	232	20 0 0
4	206	75	13872	4351	296256	59886	7632	3 6	..	1306	72	50 0 0
5	67	11	4922	744	99571	21043	2786	4 1 1/2	..	260	87	..
6	4	..	185	..	4505	453	56	3 0	..	..	..	3 8 4
7	83	25	3407	935	60109	9691	2529	3 1 1/2	..	94	40	10 10 0
8	23	2	1551	83	41370	8243	770	3 9 1/2	..	10	10	7 0 0
9	4	..	285	..	10305	1628	141	2 11	..	..	..	3 7 6
10	5	..	222	..	5695	866	87	3 0 1/2	..	..	4	1 11 2
11	12	5	683	209	19047	3548	325	3 5	..	..	4	4 15 4
12	7	..	393	..	8129	1056	110	2 9	..	..	..	2 10 8
13	12	1	722	9	13199	1774	206	2 4	..	12	4	3 14 3

† 4½ months only.

NAME OF SOCIETY.	No. of Members.	LIABILITIES.				ASSETS.			
		Share Capital.	Loans, including any Over-draft from Bank.	Re-serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments.	Owing to the Society for Goods.	
		£	£	£	£	£	£	£	£
<b>No. 4—WEST DURHAM &amp; SOUTH N'BERLAND DIST.—<i>Con.</i></b>									
Leadgate .....	1690	30750	..	3758	10850	3030	6002	20819	..
Nenthead .....	80	239	203	128	373	199	..	173	183
Shotley Bridge .....	717	10550	1101	104	2961	5637	648	1431	1934
Swallow .....	595	7642	2335	356	1718	3643	2670	3886	846
Tantobie .....	520	20808	..	1252	3581	1977	12243	6013	300
Throckley .....	1496	31234	9967	1025	6856	10568	4108	23570	1082
West Stanley .....	4348	123359	6810	2712	18316	57728	28500	40976	5267
West Wylam and Prudhoe .....	2848	56971	2577	3124	9104	14566	15785	27469	2085
Whitfield .....	99	929	..	120	393	120	..	779	58
	35705	845863	35671	28617	139797	225179	262483	313880	31242
<b>Productive Society:— Derwent Flour Mill .....</b>									
	*10	18026	20635	..	6793	13332	..	14688	2844
<b>Total .....</b>	<b>35715</b>	<b>863889</b>	<b>56306</b>	<b>28617</b>	<b>146590</b>	<b>238511</b>	<b>262483</b>	<b>328568</b>	<b>34086</b>
<b>No. 5—EAST DURHAM DIST.—</b>									
Birtley .....	4528	90451	15052	5014	21107	55714	14213	17947	13989
Boldon Colliery .....	2406	35990	960	1438	5899	14055	3491	18344	1830
Chester-le-Street .....	4954	141109	4026	5683	24284	36365	24433	69025	11369
Craghead and Holmside ..	401	11055	..	855	2046	169	..	11725	119
Felling .....	1415	14298	356	544	4128	4867	..	7011	927
Felling Shore .....	588	7644	1500	330	2161	2959	..	5146	376
Gateshead .....	11328	141547	2023	7911	37670	57574	60067	14013	199
Haswell .....	2302	38722	4996	3846	14654	15537	..	14396	2207
Hebburn Colliery .....	598	3650	639	565	2960	1078	..	875	1038
Jarrow and Hebburn .....	4197	73740	28781	4062	22639	48086	29407	6000	4529
Marsden .....	324	5221	192	90	1834	3259	..	412	784
Murton Colliery .....	1415	29018	2177	1800	6710	3511	2682	22048	1114
Pelton Fell .....	387	6613	69	199	2158	1076	1620	3388	263
Ryhope and Silksworth ..	7893	76169	..	6859	35760	29539	58	53189	1314
Seaham Harbour .....	3616	30288	7644	166	13012	19222	5232	10030	1906
South Hetton Amicable ..	308	3205	506	145	2066	1835	..	536	160
South Shields .....	2395	22944	3469	488	5551	7422	..	13977	2169
Sunderland .....	15839	152126	102216	2563	60831	89354	93167	19888	6848
Tyne Dock .....	1654	22280	2815	437	6257	12068	2960	5279	1068
West Pelton .....	1493	49394	126	1158	8150	16742	8878	19760	1834
Windy Nook .....	1220	22537	1050	1020	5093	4872	6442	9755	1127
<b>Total .....</b>	<b>69261</b>	<b>973001</b>	<b>178597</b>	<b>45173</b>	<b>284970</b>	<b>425304</b>	<b>252650</b>	<b>322744</b>	<b>55170</b>
<b>No. 6—SOUTH DURHAM DIST. -</b>									
Bearpark Colliery .....	202	3095	263	56	967	799	..	2033	301
Bishop Auckland .....	16593	368193	..	8737	56410	58299	167368	151466	6822
Brandon and Byshottles ..	1085	22932	1617	909	5458	12069	1493	7830	2740
Cornforth and Coxhoe .....	2030	44257	3097	277	9378	11774	8756	18679	2882
Crook .....	4831	159077	..	1524	21335	15826	11922	117411	13272
Durham .....	2413	62956	57	525	9118	11002	37466	9201	96
Easington Lane .....	567	9855	101	156	2071	1685	1608	5839	697
Framwellgate Moor .....	254	1224	..	4	960	142	..	348	192
Hetton Downs .....	1606	25612	5560	1375	8618	9259	3993	14519	806
Low Moorsley .....	355	7663	500	171	2038	990	603	5582	296
Newbottle .....	1715	29420	..	1355	10365	6129	1800	16820	1964
New Brancepeth .....	974	13696	2988	550	7219	3038	1994	7526	377
Pittington .....	1203	19645	173	1507	6570	6001	3023	8369	1467
Sherburn Hill .....	2473	48146	..	2925	12569	2218	500	40346	3343

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.						
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.		
										Educational Purposes.	Charitable Purposes.	Co-operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
14	49	8	3053	558	79308	18509	1530	4 3½	..	..	4	8 6 8
15	2	..	119	..	2037	159	8	1 7	..	..	..	0 13 4
16	15	8	922	414	15711	2374	484	2 8	..	3	2	5 1 10
17	20	..	1150	..	23664	4779	416	3 8½	..	30	31	4 10 6
18	19	4	1354	213	34172	7875	968	3 6	..	37	46	4 16 6
19	51	14	3227	992	81846	15536	1508	3 6	..	363	29	10 0 0
20	156	74	10694	5471	274054	66060	5938	4 0	..	211	458	34 10 0
21	78	42	4988	2256	120071	30450	2401	3 8½	..	175	39	10 0 0
22	2	1	124	59	3919	462	43	3 8	..	..	1	0 15 4
	1042	316	70162	19671	1509586	356382	35591	..	..	2873	1063	191 11 3
23	..	51	..	3933	167631	2040	901	0 2	..	..	..	2 2 0
	1042	367	70162	23604	1677217	358422	36492	..	..	2873	1063	193 13 3
1	225	69	12269	3168	243383	46127	3716	3 8	..	50	215	35 6 2
2	53	..	3758	..	91311	18375	1709	3 10	..	12	75	12 10 0
3	224	42	13519	2909	267233	59034	5860	4 0	..	135	133	20 7 7
4	17	2	1235	162	37563	8172	544	4 0½	..	6	27	3 6 5
5	34	..	2192	..	47484	6729	697	3 0	..	16	61	11 15 4
6	19	..	1215	..	25003	4727	359	3 4	..	..	6	4 17 1
7	367	58	19861	4442	377040	56476	6328	2 8½	..	..	345	34 0 0
8	68	27	6387	1542	98752	17456	1567	3 3½	..	..	60	8 10 0
9	19	1	1501	75	27080	4527	194	3 6	..	..	31	5 16 8
10	125	36	6613	2159	119018	19693	3717	2 7	..	158	114	25 0 0
11	13	..	726	..	17824	2978	216	3 3½	..	..	3	2 12 5
12	57	6	3343	477	82677	12543	1380	2 6	..	11	28	11 1 11
13	17	..	1045	..	25859	5598	312	4 4½	..	..	10	2 19 4
14	230	17	15636	1303	378276	75418	4043	3 10	..	5	552	57 13 4
15	101	19	4841	1153	110868	24117	1628	3 5½	..	..	52	8 6 8
16	10	..	631	..	13259	2287	156	3 2	..	..	..	2 12 6
17	64	..	3078	..	73231	11847	979	3 0	..	..	45	19 0 0
18	432	204	20786	9059	247332	23488	6519	1 5¾	..	420	275	40 0 0
19	46	..	2358	..	47491	7864	1081	3 0	..	20	8	8 8 0
20	74	17	5010	1069	97912	18529	1431	3 10	..	19	84	8 6 8
21	41	..	2684	..	58888	10990	1014	3 6	..	19	40	9 13 4
	2236	498	128688	27518	2488084	436975	43450	..	..	871	2164	332 3 5
1	8	..	532	..	15237	2912	155	4 1½	..	..	5	..
2	370	160	25309	9421	616990	126136	18100	3 6½	..	123	50	30 0 0
3	51	32	2939	1586	72356	15297	1120	3 8½	..	22	22	10 0 0
4	54	23	3816	1496	83294	16175	2126	3 4½	..	74	..	15 19 2
5	128	48	9281	3822	216112	42495	6189	3 2	..	..	20	10 0 0
6	41	15	2639	1007	67272	14001	3068	3 0½	..	128	22	14 0 0
7	17	7	1152	446	30183	6781	485	4 2	..	..	11	4 4 2
8	6	1	476	35	9811	1880	57	3 8	..	..	6	2 0 2
9	62	18	4411	1144	96782	19755	1444	3 10	..	..	73	8 6 8
10	12	..	1158	..	20733	4053	328	4 0	..	..	6	2 18 4
11	78	23	4677	1731	105266	23988	1385	4 0	..	..	4	10 0 0
12	33	10	2223	684	61604	15296	672	3 10	..	..	34	7 16 8
13	52	9	3527	615	68605	14900	830	4 2	..	8	12	9 14 10
14	74	27	4604	2082	148169	34122	2012	4 4	..	..	..	8 6 8

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.
		£	£	£	£	£	£	£	£
<b>No. 6—SOUTH DURHAM DISTRICT—Con.</b>									
Stanhope-in-Weardale ....	1533	26742	822	868	8814	7769	4046	10831	..
Station Town .....	1278	18214	3562	281	6263	7219	2769	5467	1604
Tow Law .....	1351	30410	1208	980	7145	3892	8261	16307	1744
Tudhoe Colliery ..	1833	15983	..	1430	5834	2508	..	12707	26
West Cornforth .....	1425	14599	455	500	4479	4477	..	7497	2162
Willington.....	1609	46902	793	1370	7127	7727	3364	34469	589
<b>Total .....</b>	<b>45390</b>	<b>968621</b>	<b>21196</b>	<b>25500</b>	<b>192738</b>	<b>172823</b>	<b>258906</b>	<b>493247</b>	<b>41380</b>
<b>No. 7—SOUTH DURHAM &amp; NORTH RIDING OF YORKSHIRE DIST.</b>									
Barnard Castle .....	1059	6521	771	426	1910	4275	100	1313	949
Castle Howard .....	256	996	204	80	972	120	..	395	272
Darlington.....	10007	68664	400	3723	20458	27737	2298	23593	..
Grosmont .....	298	1484	2	294	932	381	..	739	..
Guisborough.....	1119	18431	988	296	4070	4955	4013	2230	892
Hartlepoons .....	7921	64849	65305	6781	25806	68552	40842	10314	3514
Kirkby Stephen ....	346	2858	..	143	843	1298	..	881	282
Loftus .....	2590	30209	3166	1863	7536	6146	3434	22380	..
Malton and Norton ..	425	1146	1298	295	825	1693	..	502	21
Marske-by-the-Sea .....	195	3193	817	176	2079	713	164	1280	322
Middlesbrough .....	1671	186419	5465	6731	42668	80691	26958	62693	2590
Middleton-in-Teesdale ..	1392	24414	300	1491	6598	3391	3570	14051	867
Northallerton .....	664	3585	941	183	2632	978	..	1434	97
Pickering .....	288	1114	49	140	486	65	..	976	52
Skelton .....	1371	9045	224	269	3978	1966	556	3721	693
Skinningrove .....	576	5115	388	458	2690	3275	350	582	319
Stockton-on-Tees .....	11811	84159	8534	5292	25586	47232	25889	12796	..
Thirsk .....	470	1396	98	220	1129	47	..	594	192
Whitby .....	1214	5830	525	352	2380	2849	..	2103	..
<b>Total .....</b>	<b>58773</b>	<b>514428</b>	<b>89475</b>	<b>29213</b>	<b>153578</b>	<b>256564</b>	<b>108174</b>	<b>162517</b>	<b>11002</b>
<b>Productive Societies:—</b>									
Brandsby Agricul. Dairy..	154	1609	1246	88	1627	1428	..	256	1403
Northallerton Corn Mill ..	690	1733	1604	..	627	3269	..	13	2385
<b>Total .....</b>	<b>59617</b>	<b>517770</b>	<b>92325</b>	<b>29301</b>	<b>155832</b>	<b>261261</b>	<b>108174</b>	<b>162786</b>	<b>14790</b>

No. of Employees on Dec. Stat.		Salaries and Wages.		Sales during the Year.	PROFIT.							
					Net Profit.	In-terest on Share Capital	Aver-age Divi-dend per £.	Bonus on Wages.	Subscriptions.			
Distributive.	Pro-ductive.	Distributive.	Pro-ductive.						Educa-tional Pur-poses.	Chari-table Pur-poses.	Co-operative Union.	
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
15	30	..	1621	..	35489	5785	881	3 0	..	..	31	12 9 6
16	35	6	2589	369	56741	7134	929	2 3	..	..	10	11 0 0
17	38	12	2393	931	49266	8861	1160	3 5½	..	50	32	10 0 0
18	43	..	2512	..	75180	15009	767	3 9	..	..	22	8 6 8
19	38	2	2954	210	71758	12634	715	3 4½	1	..	4	12 3 0
20	54	20	3921	1117	80470	15300	1934	3 3	..	46	37	8 6 8
	1224	413	82734	26646	1981318	402514	44357	..	1	451	401	195 12 6
1	15	..	888	..	16876	1703	286	1 9½	..	..	..	8 11 0
2	6	..	289	..	6176	432	34	1 8	..	3	..	2 0 0
3	180	30	10060	1603	174862	26536	2460	2 4	242	287	118	20 0 0
4	4	..	220	..	6714	935	65	2 8	..	..	8	2 8 6
5	29	8	1914	294	39324	5398	502	2 6	..	43	23	8 6 8
6	250	68	11746	4091	205786	28545	3382	2 6	..	116	281	21 0 0
7	6	..	352	..	6458	646	97	2 3	..	..	..	2 17 4
8	68	22	3981	1413	94308	15729	954	3 0½	..	30	402	10 10 0
9	8	1	363	20	8766	1136	76	2 4	..	11	12	3 9 4
10	12	..	736	..	11549	1428	152	2 6	..	11	4	3 3 2
11	363	61	22844	5135	338645	43587	9008	2 1	..	184	88	69 8 11
12	29	8	1801	457	38907	5599	832	3 2	..	20	23	11 12 8
13	10	..	595	..	13447	1330	162	2 0½	..	..	4	5 7 0
14	4	..	181	..	4633	526	48	1 11	..	5	..	2 5 0
15	34	5	1955	378	34000	4391	305	2 7	..	12	4	8 6 8
16	15	4	743	300	19614	2902	171	2 8	..	4	3	4 14 0
17	311	93	17087	5597	292683	33808	3261	2 3	..	153	153	30 0 0
18	9	..	391	..	8278	893	59	2 0	..	8	..	3 15 2
19	19	1	952	75	18233	2321	235	2 4	..	15	11	8 12 10
	1372	301	77098	19363	1338659	177845	22089	..	242	902	1134	226 8 3
20	..	13	..	607	12674	388	75	1 0	..	..	..	1 6 6
21	..	8	..	550	10409	126	..	..	..	..	..	..
	1372	322	77098	20520	1361742	178359	22164	..	242	902	1134	227 14 9

## SUMMARY OF THE

NAME OF DISTRICT.	No. of Societies.	No. of Members.	LIABILITIES.			ASSETS.				
			Share Capital.	Loans, including any Over-draft from Bank.	Re-serve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.
								House Property.	All other Investments.	
			£	£	£	£	£	£	£	£
No. 1—NORTH NORTHUMBERLAND .....	23	20555	298216	37709	17160	86444	115823	43522	130209	15115
" 2—SOUTH NORTHUMBERLAND .....	16	43863	725654	94065	24470	147085	364182	205898	203691	20228
" 3—CUMBERLAND AND WESTMORLAND ..	21	30188	340310	27112	20640	108255	147479	23585	119204	37177
" 4—WEST DURHAM AND SOUTH NORTHUMBERLAND .....	23	35715	863889	56306	28617	146590	238511	262483	328568	34086
" 5—EAST DURHAM ....	21	69261	973001	178597	45173	284970	425304	252650	322744	55170
" 6—SOUTH DURHAM....	20	45390	968621	21196	25500	192738	172823	258906	493247	41380
" 7—SOUTH DURHAM AND NORTH RIDING OF YORKSHIRE .....	21	59617	517770	92325	29301	155832	261261	108174	162786	14790
Totals, 1909.....	145	304589	4687461	507310	190861	1121914	1725383	1155218	1760449	217946
Totals, 1908.....	145	300684	4656252	435162	183656	1128129	1695578	1079898	1777678	206075
Increase .....	..	3905	31209	72148	7205	..	29805	75320	..	11871
Decrease .....	..	..	..	..	..	6215	..	..	17229	..

**NORTHERN SECTION.**

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.					
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital.	Am't Paid as Bonus on Wages.	Subscriptions.		
									Educational Purposes.	Charitable Purposes.	Co-operative Union.
1	654	305	£ 41303	£ 15816	£ 951170	£ 146810	£ 13507	£ 53	£ 412	£ 590	£ s. d. 147 14 7
2	1401	544	85105	27261	1507188	237377	35820	..	640	1480	178 11 3
3	687	261	39198	13508	802811	112053	14317	47	652	522	170 5 1
4	1042	367	70162	23604	1677217	358422	36492	..	2873	1063	193 13 3
5	2236	498	128688	27518	2488084	436975	43450	..	871	2164	332 3 5
6	1224	413	82734	26646	1981318	402514	44357	I	451	401	195 12 6
7	1372	322	77098	20520	1361742	178359	22164	242	902	1134	227 14 9
	8616	2710	524288	154873	10769530	1872510	210107	343	6801	7294	1445 14 10
	8590	2701	513100	156127	10925354	1894688	205855	408	6333	7079	1412 9 9
	26	9	11188	..	..	..	4252	..	468	215	33 5 1
	..	..	..	1254	155824	22178	..	65	..	..	..

## NORTH-WESTERN

RETURN OF TRADE, &c., of Co-operative Societies in the Counties of  
WESTMORLAND, YORK (EAST AND WEST RIDINGS), and ISLE OF

a These particulars are taken from our last year's return. b These particulars are taken  
this office or to

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.
							House Prop- erty.	All other Invest- ments.	
No. 1—AIREDALE DISTRICT—		£	£	£	£	£	£	£	£
Addingham .....	321	4151	..	191	1150	944	1292	1170	173
Allerton .....	358	3555	640	458	1230	525	1725	2230	199
Bingley .....	3046	79686	12114	3950	11246	19789	43671	24711	1305
Birkenshaw .....	2800	37059	28	1500	7467	7490	8013	20081	80
Bradford (City of) .....	19650	399663	10655	10088	80717	155679	74948	141609	4768
Bradley Coal .....	72	72	..	62	108	12	..	88	29
Carleton .....	211	2595	..	201	852	532	..	2087	56
Clayton .....	676	7885	721	8	2900	4625	..	2312	316
Cononley .....	409	2114	20	411	661	414	..	2098	..
Cowling .....	281	2753	696	20	1664	1872	121	605	21
„ and District Coal.	355	164	15	..	81	257	..	60	133
Cross Hills .....	434	3581	55	64	1451	1607	..	1235	..
Denholme .....	538	6010	2784	827	1495	1031	99	7733	273
aEccleshill .....	531	4886	640	60	2185	3200	..	1171	372
Gargrave .....	293	1817	127	287	1340	719	..	683	186
Great Horton .....	5216	87728	5770	1676	21447	31893	30594	21772	..
Greengates & Apperley B.	471	5142	592	210	1675	1853	..	3160	375
Guiseley .....	1158	20462	2404	1027	4375	8067	4866	8190	968
Hainworth .....	16	22	15	24	67	8	..	17	22
Harrogate .....	3401	23773	2009	998	8499	11896	1645	7828	402
Haworth .....	903	12668	1935	1359	2760	5219	..	10641	453
Ington .....	300	3559	..	151	1439	739	..	1290	536
Ingrow .....	67	200	20	..	166	18	..	143	24
Keighley Industrial	9664	150060	9355	10257	25113	25238	54072	84916	1050
Lane Ends .....	141	1432	210	248	601	659	544	354	58
Leeds Industrial	48927	821282	36991	63356	258822	403559	195511	197748	7869
Lees and Cross Roads	511	6785	520	874	2008	3729	1568	2288	250
Low Wortley .....	1066	4906	3602	328	2819	3458	3307	890	420
New Road Side .....	314	5193	150	358	1182	1671	940	2382	163
Oxenhope .....	196	3777	398	242	1173	863	1255	1505	184
Queensbury .....	2075	33060	2587	1158	10504	13533	3770	12450	1320
Rawdon .....	1492	23348	..	1289	8062	8531	1875	7985	1269
aSettle .....	423	2381	2489	29	1276	389	3092	791	101
Silsden .....	836	14940	2037	619	3252	9333	3213	3540	653
Skipton .....	1934	27810	77	1360	8500	14865	1793	8256	954
Stanbury .....	107	727	77	187	401	361	..	395	130
Stanningley Coal .....	1122	140	..	787	67	464	..	497	225
Steeeton .....	424	5009	793	93	1911	2799	684	1336	108
Sutton Mill .....	413	4285	..	166	1308	1505	493	2286	..
„ Coal .....	224	138	..	..	6	..	..	256	28
Thornton .....	524	4730	153	..	1187	2707	160	2008	208
Tong Park .....	81	470	175	80	457	10	..	391	111

## SECTION.

CARNARVON, CHESTER, DENBIGH, DERBY, FLINT, LANCASTER, STAFFORD, part of MAN, for 1909, arranged in their respective Conference Districts.

from the Registrar's Return for 1908. c These societies have not made a return either to the Registrar.

No. of Employees on Dec. 31st.			Salaries and Wages.		Sales during the Year.	PROFIT.						
						Net Profit.	In-terest on Share Capital	Aver- age Divi- dend per £.	Bonus on Wages.	Subscriptions.		
Distributive.	Pro- ductive.	Distributive.	Pro- ductive.	Educational Pur- poses.						Charita- ble Pur- poses.	Co-operative Union.	
			£	£	£	£	£	s. d.	£	£	£ s d	
1	4	..	269	..	9352	1089	147	2 2	..	2	2 11 2	
2	4	..	365	..	10864	1631	139	3 0	..	..	2 17 0	
3	70	43	3740	2663	96349	17236	2560	3 0	..	171	20 0 0	
4	49	7	3478	365	77302	13265	1434	3 0	..	58	10 0 0	
5	404	327	24230	17266	513436	83895	14413	2 10	..	345	86 3 8	
6	..	..	18	..	369	71	3	3 4	..	..	..	
7	2	..	212	..	7116	1389	109	3 8	..	17	1 16 0	
8	10	8	762	433	15583	2392	336	2 8½	..	2	5 10 0	
9	3	..	225	..	7119	1165	88	4 3	..	6	3 9 8	
10	5	..	332	..	9930	863	108	3 0	..	3	2 6 4	
11	2	..	145	..	2530	78	8	..	..	..	..	
12	4	2	259	127	9267	1417	134	2 9	..	..	3 9 4	
13	8	4	594	217	17588	1919	235	3 0	..	15	4 10 8	
14	12	..	547	..	11032	1804	198	2 11	..	8	4 11 8	
15	4	..	248	..	8571	1824	48	3 3	..	9	2 8 4	
16	111	64	5956	2782	134265	21803	3439	2 10	..	120	20 0 0	
17	10	4	471	177	12726	1998	201	2 11	..	9	4 0 0	
18	23	7	1298	583	31753	5056	846	2 8½	..	2	36 9 15 0	
19	1	..	34	..	499	61	..	2 9½	..	..	..	
20	61	9	3857	683	61093	8585	902	2 2½	..	113	26 25 0 0	
21	21	4	1265	243	30364	4944	402	3 0½	..	23	14 7 11 0	
22	5	..	314	..	8743	1087	171	3 2½	..	6	2 8 4	
23	1	..	101	..	1875	277	6	3 0	..	..	..	
24	132	140	8554	7487	252689	51614	6073	3 0	..	359	78 40 0 0	
25	2	..	139	..	4036	533	59	2 10	..	..	..	
26	1623	636	76760	35517	1621818	233600	28659	2 8	..	1597	829 120 0 0	
27	11	3	779	180	17582	2765	245	3 0	..	20	7 4 6 8	
28	16	4	738	136	17248	2277	224	2 6½	..	12	8 6 8	
29	4	1	310	119	8772	1477	208	3 0	..	5	4 2 16 0	
30	2	..	169	..	7587	1136	139	3 6	..	..	4 1 13 8	
31	33	30	2379	2200	63652	9683	1388	3 0	..	30	22 12 10 0	
32	30	3	1278	235	40644	6586	1002	2 10	..	..	44 11 5 0	
33	5	1	391	71	7950	996	134	2 8	..	..	3 1 7 0	
34	18	9	1227	374	25408	3507	573	3 0	..	..	13 6 13 4	
35	48	13	2968	863	63302	9337	1113	2 8½	..	103	30 15 14 6	
36	2	..	125	..	2946	255	33	2 0	..	..	3 0 17 2	
37	1	..	115	..	3525	78	..	..	..	..	1	
38	8	3	571	144	12492	1924	190	2 11½	..	..	1 3 8 2	
39	5	..	305	..	11606	2029	153	3 4	..	..	..	
40	1	..	65	..	920	160	7	3 2	..	..	..	
41	7	3	234	101	*6911	1191	84	3 0	..	..	3 7 6	
42	1	..	111	..	2960	451	16	3 0	..	..	0 13 4	

\* Six months' trade.

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Prop- erty.	All other Invest- ments.		
<b>AIREDALE DISTRICT—Con.</b>										
Uppertown .....	402	5069	18	388	1471	1215	1814	1846	199	43
Wilsden .....	326	4169	243	493	1175	1553	..	2770	232	44
Windhill (Shipley) .....	6400	101260	7673	5593	19047	26152	36613	42823	259	45
	119109	1940016	1087881	11567	505317	780923	477678	638517	26482	
<b>Productive Societies :—</b>										
Airedale Worsted Manu- facturing (Bradford) ....	441	6501	2430	1248	7877	679	..	1755	1441	46
Bradford Cabinet Makers..	78	2638	2820	380	2778	2451	..	330	585	47
Keighley Laundries .....	10	2967	409	..	76	3107	..	54	109	48
<b>Total .....</b>	<b>119638</b>	<b>1952122</b>	<b>114447</b>	<b>113195</b>	<b>516048</b>	<b>787160</b>	<b>477678</b>	<b>640656</b>	<b>28617</b>	
<b>No. 2—BOLTON DISTRICT—</b>										
Addington .....	726	7130	233	1464	1893	2969	5194	1331	464	1
Ainsworth New Road .....	219	2282	167	165	188	385	..	2239	105	2
"    Old Road .....	335	4225	..	188	765	535	331	3247	..	3
Bamfurlong .....	450	7177	167	211	2189	3079	1267	878	848	4
Blackrod .....	170	2057	221	96	821	1120	400	260	250	5
Bolton .....	36001	737784	42853	37235	68464	156003	404993	231817	..	6
Bryn Gates (Bamfurlong) ..	453	5713	25	382	1505	463	3145	1423	823	7
Chorley .....	3024	28106	8528	2854	12109	14836	4361	11691	113	8
Eagley Bridge .....	772	15084	3526	729	2730	4575	6164	6961	147	9
Earlestown .....	2618	25820	1254	1011	7424	14356	3335	5443	278	10
Edgworth .....	482	10797	8966	243	1505	1653	3700	13779	115	11
Egerton .....	333	6141	1725	314	905	977	..	5833	44	12
Farnworth and Kearsley ..	6803	106061	20079	9603	18858	39696	27808	59751	2066	13
Heapey .....	273	4118	127	630	696	575	2023	2081	..	14
Hindley .....	1742	15041	1138	945	2874	4346	..	12370	65	15
Hindsford .....	707	11304	620	1086	2286	5022	1158	5474	306	16
Horwich .....	2705	30188	3653	2034	6641	10228	6069	16103	1059	17
Hulton and Chequerbent..	164	2589	359	296	690	354	2005	506	59	18
Leigh .....	11319	179669	6542	9708	58433	92734	19750	49018	2970	19
Little Hulton .....	856	15702	3348	538	2590	3850	7091	7616	279	20
Little Lever .....	650	13819	2447	542	1453	1988	1225	12911	115	21
Park Lane .....	1215	22503	637	1582	7940	9926	2183	6978	1199	22
Radcliffe and Pilkington ..	4446	71975	11032	4937	17785	22414	25657	28835	..	23
Ringley and Kearsley .....	575	7074	..	580	3020	3162	..	2295	..	24
Tyldesley .....	1438	22057	2429	1970	5591	7892	2805	13006	522	25
Walkden .....	2356	49862	8403	2073	10619	14730	20767	20264	..	26
Westhoughton & District..	*2	1000	..	50	669	97	..	481	..	27
"    Friendly ..	1076	16778	670	488	5096	4664	6206	3933	149	28
"    United .....	1184	24880	1422	1009	4468	4713	5158	16311	49	29
Wheelton .....	115	1428	323	231	310	614	..	1270	..	30
White Coppice .....	29	148	..	46	94	4	..	119	4	31
Whittle-le-Woods .....	224	3175	221	147	1219	936	..	2007	..	32
Wigan .....	7187	70140	3268	2143	20900	28720	5572	28611	2262	33
Withnell (Brinscall) .....	495	8434	1791	1152	1343	2995	4850	2472	421	34
	91144	1529256	136174	86682	274073	460611	571217	577309	14712	
<b>Productive Society :—</b>										
Bolton Cabinet Makers....	54	1412	3293	267	4555	341	..	150	510	35
<b>Total .....</b>	<b>91198</b>	<b>1530668</b>	<b>139467</b>	<b>86949</b>	<b>278628</b>	<b>460952</b>	<b>571217</b>	<b>577459</b>	<b>15222</b>	

\* Societies.

No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.							
					Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.			
Distributive.	Productive.	Distributive.	Productive.	£					£	£	£ s. d.	Educational Purposes.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
43	9	1	463	165	11738	1734	188	2 11	..	..	13	3 5 10
44	6	..	371	..	9800	2120	133	3 0	..	..	7	2 10 0
45	120	71	7842	3980	173960	29168	3815	2 11½	..	231	126	32 0 0
	2898	1397	154614	77111	3445272	536473	70363	..	..	3059	1988	489 3 0
46	..	46	..	2386	22310	1225	644	0 6	54	19	15	3 11 8
47	..	24	..	1844	4466	105	131	..	..	..	..	0 13 0
48	..	22	..	728	1773	185	..	..	..	..	..	0 5 0
	2898	1489	154614	82019	3473821	537988	71138	..	54	3078	2003	493 12 8
1	20	..	1191	..	23319	3519	252	2 10	..	34	8	6 0 0
2	2	..	188	..	4730	791	102	3 6	..	..	..	1 15 0
3	3	..	259	..	8181	1713	204	3 10	..	..	1	2 15 10
4	21	5	1207	271	19670	2761	332	2 6	..	..	7	3 15 0
5	7	..	456	..	6588	756	57	1 9½	..	..	..	1 10 10
6	763	246	50314	15948	917701	165054	23194	3 0	..	3509	435	80 0 0
7	17	6	814	323	20102	3145	208	3 0	..	23	..	3 11 8
8	70	32	4376	1540	87698	16921	1063	3 0	..	158	31	10 0 0
9	19	8	1597	442	29127	5054	525	3 0	..	67	9	6 4 6
10	62	20	3177	1799	71969	10465	939	2 10	..	3	16	10 0 0
11	6	4	615	275	16903	3172	418	2 11	..	..	27	4 1 8
12	7	..	494	..	12785	2254	251	3 1	..	..	6	..
13	158	83	10120	4723	208140	36722	4250	3 0	..	198	200	20 0 0
14	7	..	364	..	9785	1744	201	3 6	..	..	6	2 4 4
15	33	8	1984	319	47130	8095	699	3 0	..	89	42	14 4 10
16	22	3	1319	272	31376	4692	483	3 0	..	80	100	5 9 0
17	58	20	3731	1057	68696	10675	1183	2 9	..	143	32	8 6 8
18	4	2	185	104	6927	1397	157	3 10	..	..	3	..
19	336	133	19431	10083	455638	65015	6969	3 0	..	657	192	21 0 0
20	21	7	1489	536	32026	5817	688	3 0	..	48	31	6 10 0
21	11	..	790	..	20375	3421	567	3 0	..	..	6	5 3 4
22	39	24	2462	764	61729	9629	970	2 11½	..	90	16	10 0 0
23	106	44	6876	3059	148655	24975	2916	3 0	..	515	95	20 0 0
24	17	4	1034	352	20061	3237	274	2 10½	..	..	18	4 11 10
25	53	18	3129	1165	65358	11372	879	3 0	..	110	103	8 6 8
26	86	34	5064	2413	96355	16716	1879	3 0	..	185	29	10 0 0
27	3	6	171	409	3576	811	45	3 6	..	..	..	..
28	22	18	1926	824	44517	8302	775	3 5½	..	10	32	8 7 6
29	31	12	1948	810	50939	10162	1068	3 6½	..	40	55	8 6 8
30	2	..	145	..	2993	654	67	4 0	..	13	2	0 19 0
31	1	..	67	..	790	94	7	2 4½	..	..	..	..
32	6	..	403	..	9090	1411	149	3 0	..	..	..	..
33	211	56	10635	4504	206444	28572	2639	2 6	..	645	35	21 0 0
34	11	1	708	69	17262	2839	404	3 0	..	15	6	4 1 8
	2215	794	138609	52061	2826035	471897	54874	..	..	6632	1543	308 6 0
35	..	39	..	2706	4389	280	70	..	..	..	..	0 10 0
	2235	833	138609	54767	2830424	472177	54944	..	..	6632	1543	308 16 0

NAME OF SOCIETY.	No. of Mem-bers.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, including any Over-draft from Bank.	Re-serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.
							House Prop-erty.	All other Invest-ments.	
No. 3—CALDERDALE DIST.—									
Barkisland.....	107	£ 966	£ 88	£ 200	£ 531	£ 346	£ ..	£ 557	£ 92
Blackshawhead.....	116	1201	50	194	326	222	..	1000	26
Brighouse.....	6847	143144	5694	7823	29484	43895	44387	65888	..
Copley.....	190	787	..	100	668	..	..	851	..
Cragg Vale.....	244	4847	825	367	1617	739	410	3700	205
Halifax Coal.....	1509	1309	15	500	40	225	..	867	1562
Industrial.....	10626	117629	14400	8160	46977	44290	24192	42244	..
Hebden Bridge Industrial..	2819	65412	8316	5317	10458	18514	14788	42383	373
Heptonstall.....	437	5771	150	725	1604	1577	508	3456	431
Holmfild.....	260	3397	728	78	942	1350	964	1544	..
Coal.....	326	570	25	..	20	609	..	59	92
Illingworth.....	230	1993	296	..	416	1205	..	778	178
Luddenden.....	472	6382	321	473	1809	1284	1692	3283	552
Luddendenfoot.....	547	10089	170	422	1812	8645	1404	5135	260
Midgley.....	474	7473	..	691	1571	732	935	5940	356
Mytholmroyd.....	619	13340	361	562	2294	2208	8191	8043	195
Northowram Coal.....	63	57	..	17	..	32	..	34	42
Pecket Well.....	155	2299	545	254	530	513	1511	855	57
Ripponden.....	613	10271	306	263	2349	2799	954	6699	82
Siddall.....	277	3254	60	69	676	1656	845	1019	54
Sowerby Bridge Industrial.	3549	48940	19190	1080	11027	14304	23612	31579	..
Stainland & Holywell Green	793	17007	305	669	2010	5169	..	11851	353
Todmorden.....	4079	135201	318	6606	19058	31228	33879	72463	280
Bridge End ..	690	24037	..	139	2280	4859	7010	12302	46
Wainstalls.....	186	2832	..	327	810	1137	..	1582	200
Walsden.....	678	23909	..	989	2545	2430	10227	10960	58
	36906	652117	52163	36025	141854	184968	175509	330072	5494
Productive Societies:—									
Calderdale Clog Sundries	107	1763	808	420	428	1864	..	528	400
Manufacturing (Walsden)	480	5425	1823	..	796	4868	..	177	299
Eaves Self-Help Manufac.	988	99196	792	2515	25610	29780	1200	27208	30427
Halifax Flour.....	859	29072	23	11249	11216	13520	2550	11119	3854
Hebden Bridge Fustian ...	1880	94359	527	200	26815	44520	..	13622	13760
Total.....	41220	881932	56136	50409	206719	279520	179559	382726	54234
No. 4—CHESHIRE AND NORTH WALES DISTRICT—									
Bangor.....	322	508	60	58	370	2	..	300	75
Birkenhead.....	5118	32042	8770	1728	8867	21210	..	16414	910
Bromboro' Pool.....	172	1032	2920	10	575	..	..	3573	..
Brymbo.....	337	714	2365	116	722	481	1884	275	206
Buckley.....	400	2120	1153	227	2129	1248	550	260	120
Cefn (Ruabon).....	448	1487	454	172	907	778	..	576	679
Chester.....	3939	41744	4355	8997	17624	30903	5100	4152	848
Chirk Green.....	542	2999	800	513	1879	2940	..	464	13
Colwyn Bay.....	360	2937	214	250	1234	1536	..	409	119
aCynfal.....	43	288	358	74	300	189	..	64	113
Deiniolen.....	30	31	10	..	45	47	..	..	5
Eifl Workmen's.....	82	756	..	..	643	..	..	382	73
aEllesmere Port.....	510	2477	2177	150	1462	3449	..	687	198
Employés' Provident (Port Sunlight).....	620	2985	111	231	2024	618	..	1528	67
aEwloe Place.....	178	1455	111	56	1204	190	..	285	255
aFfynnon Groyw.....	133	879	133	98	634	532	..	248	33
Flint and Oakenholt.....	330	1526	536	376	1183	1389	..	249	170
Garston.....	960	4982	2029	262	2684	4383	..	673	217
Hawarden.....	343	2171	1194	256	1305	1949	516	240	141
Holyhead.....	743	1837	1877	235	1779	2249	..	607	..
Leeswood.....	157	846	1043	97	357	1087	600	135	209

No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.							
					Net Profit.	Interest on Share Capital.	Average Dividend per £.	Bonus on Wages.	Subscriptions.			
Distributive.	Productive.	Distributive.	Productive.	Educational Purposes.					Charitable Purposes.	Co-operative Union.		
		£	£	£	£	£	s. d.	£	£	£	£ s. d.	
1	2	116	..	2925	339	55	2 11	..	..	..	0 19 2	
2	2	98	..	2258	217	49	3 0	..	..	..	..	
3	160	8398	5983	273190	54139	5316	3 7 1/2	..	100	119	21 0 0	
4	1	126	..	4174	727	38	3 11 1/2	..	..	2	..	
5	4	320	56	8250	1148	231	3 6	..	..	3	2 0 8	
6	8	516	..	5367	871	7	3 4	..	..	2	..	
7	248	13806	6269	334388	52402	4250	2 11	..	120	62	43 18 11	
8	54	3403	2612	82655	14588	2320	3 0	..	307	64	11 14 5	
9	9	600	..	11991	1617	240	3 0 1/2	..	..	5	3 12 2	
10	3	190	72	6715	1088	140	3 0	..	..	3	2 3 0	
11	1	95	..	1188	175	23	3 0	..	..	..	..	
12	3	238	..	6064	711	108	..	..	..	6	..	
13	8	480	84	14033	2608	269	4 0	..	..	13	3 17 10	
14	8	567	86	17638	3697	495	4 0	..	5	8	4 9 6	
15	5	351	87	10731	2063	311	4 0	..	..	9	3 16 6	
16	11	589	374	17938	3280	448	3 2	..	57	8	5 0 0	
17	..	7	..	302	12	2	1 6	..	..	..	..	
18	2	115	..	4797	715	91	3 9	..	3	3	1 5 0	
19	13	771	320	22217	3499	498	3 6	..	..	10	5 1 2	
20	3	205	..	6765	1233	126	3 4	..	4	2	2 5 6	
21	60	3698	2327	107862	22560	2460	3 9	..	40	42	15 0 0	
22	14	793	313	24073	4418	691	8 0	..	24	11	6 13 4	
23	102	6169	3748	154257	29692	5423	3 0	..	459	129	16 19 8	
24	11	837	217	25011	4875	918	3 6	..	76	17	5 13 3	
25	2	189	..	7332	1048	141	3 2	..	..	4	1 13 10	
26	13	674	128	26200	5015	909	3 6	..	120	24	5 15 2	
747		413	43351	22676	1178921	212737	25559	..	..	1315	546	162 19 1
27	..	15	..	829	3547	280	0 6	20	..	..	0 17 0	
28	..	20	..	626	2451	..	..	..	..	..	4 0 0	
29	..	84	..	7747	446436	17468	0 6	..	14	63	8 4 6	
30	..	296	..	14827	47317	4069	0 6	516	5	35	10 0 0	
31	..	86	..	6270	368574	7564	0 2 1/2	..	..	21	10 0 0	
747		914	43351	52975	2046646	242118	35158	..	536	1334	665	196 0 7
1	5	270	..	3624	189	16	0 7 1/2	..	..	..	2 13 4	
2	128	5885	1538	99023	11864	1230	2 0	114	259	60	12 12 0	
3	5	407	..	7206	1128	47	3 0	..	5	..	..	
4	5	248	80	6353	628	23	1 10 1/2	..	10	5	2 10 0	
5	8	416	170	14955	2059	93	2 8	8	5	5	2 10 0	
6	9	609	105	9636	1055	59	1 9	..	..	9	3 15 0	
7	167	6827	1924	90460	13357	1833	2 4	..	70	43	8 8 0	
8	4	1090	..	16316	1514	110	..	..	..	..	4 3 4	
9	5	406	..	7610	870	6	2 0	..	..	3	2 10 0	
10	1	108	97	2685	136	9	..	..	..	2	..	
11	..	32	..	894	56	1	1 0	..	..	..	..	
12	8	32	..	*1253	260	4	4 8	..	..	..	0 5 0	
13	16	664	494	12494	1006	100	1 6	..	20	7	4 7 5	
14	28	1529	..	18368	1920	123	2 0 1/2	40	20	2	4 15 0	
15	5	251	..	7511	921	55	2 5	..	..	5	..	
16	..	201	..	4025	671	41	2 6	..	..	..	1 2 8	
17	11	297	98	9449	1114	63	2 3	..	..	..	2 12 0	
18	19	5	1142	397	18522	1847	220	1 8 1/2	10	3	8 4 0	
19	9	514	..	10930	1340	37	2 5	..	..	12	2 15 0	
20	12	708	200	12594	1299	76	2 0	2	..	..	5 16 8	
21	3	209	..	6028	728	32	2 4	..	..	..	1 6 0	

\* Three months only

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Prop- erty.	All other Invest- ments.		
CHESHIRE AND NORTH WALES DISTRICT.— <i>Con.</i>										
Liverpool (City of) .....	6032	38956	3256	1887	12466	21951	..	14949	..	22
(Toxteth) .....	5850	47555	12737	445	14828	42500	308	5794	..	23
Llanberis .....	207	192	..	2	75	98	..	306	344	24
Llandudno Junction .....	211	411	25	101	323	34	..	283	65	25
Llanrug .....	120	360	494	50	149	423	..	193	499	26
Mold Junction .....	263	994	13	116	895	18	..	447	22	27
New York (Penmaenmawr) ..	324	1103	1603	..	481	1566	..	529	403	28
Pant-y-Fownog .....	94	377	240	10	226	450	..	326	59	29
Penyfford .....	95	148	..	..	107	57	..	62	28	30
bPort Nant .....	11	12	..	50	45	..	..	17	..	31
Queen's Ferry .....	1087	7628	214	217	3063	3625	..	2168	113	32
Runcorn and Widnes .....	8201	101426	9610	4973	25276	41321	30166	39647	..	33
St. Helens .....	11850	41135	14395	20473	27284	50916	2643	12364	1243	34
St. Martin's .....	70	263	507	52	381	544	..	110	22	35
Warrington .....	9869	76400	1029	15160	15316	54629	9913	28318	..	36
Whiston .....	646	4147	904	485	2580	2389	..	1085	578	37
Wrexham .....	1337	6112	1059	512	1675	5115	1180	1350	389	38
Productive Society:— North Wales Quarries (Bethesda) .....	62034	431235	70756	58439	152617	300816	52860	133529	8216	..
(Bethesda) .....	916	31202	8510	..	2303	34503	..	88	308	39
Total .....	62950	462437	79266	58439	154920	335319	52860	133617	8524	..
No. 5—DEWSBURY DISTRICT—										
bAltofts .....	338	1523	49	1041	655	..	..	1958	..	1
Batley .....	5925	139244	11825	692	20570	50143	59177	24792	..	2
Battleyford (Mirfield) .....	294	4498	662	290	938	1499	1414	2569	457	3
Beeston .....	150	1913	812	100	783	1845	222	413	83	4
Birstall .....	1903	28231	356	1285	5099	2983	10588	13829	59	5
Buttershaw .....	343	5736	355	125	1880	1915	559	3288	114	6
Churwell .....	487	5489	2294	467	1372	3756	2891	1123	236	7
Cleckheaton .....	4541	72432	9440	5565	14843	19431	31917	30040	2422	8
Crigglestone .....	366	1470	1288	502	1382	1663	400	454	297	9
Dewsbury .....	11561	287367	611	8165	37020	78848	65075	132079	1464	10
Drighlington .....	925	15084	..	20	2981	6832	2484	3160	..	11
bFarnley .....	666	1835	1593	400	1581	672	..	1575	..	12
Gomersal .....	947	14362	202	557	3460	2930	3500	6823	..	13
Grange Moor Friendly .....	177	2314	..	153	727	356	340	1469	203	14
" United .....	104	1798	77	115	498	1183	..	209	535	15
Heckmondwike .....	7551	172373	6918	1536	20970	25189	41111	105201	810	16
Hopton (Upper) .....	151	3231	408	172	597	600	..	2968	184	17
Horbury .....	1466	22532	1664	923	6519	7513	8021	4675	944	18
Liversedge .....	738	4683	17	210	1732	655	..	8228	161	19
Middlestown .....	597	6379	138	1875	2055	2531	1619	3902	1267	20
Mirfield Industrial .....	1554	23536	3988	864	4981	6193	5156	15406	878	21
Perseverance .....	708	7136	..	458	1774	1047	151	5657	274	22
Morley .....	6724	97792	441	2721	15565	26328	31825	31373	1025	23
Ossett .....	3156	41083	..	599	11694	16101	..	16688	994	24
Ravensthorpe .....	491	6355	1113	371	1093	1684	3104	2411	184	25
Wakefield Borough .....	1530	11406	..	967	2809	4300	8000	5070	607	26
Industrial .....	6135	41757	12549	3104	17101	44943	1368	6594	1173	27
Wibsey Slack Side .....	424	8434	152	264	1793	4319	..	4436	..	28
Special Society:— West Yorkshire Coal Feder- ation (Dewsbury) .....	59322	1029993	56952	33541	182472	315199	273922	431390	14461	..
Productive Society:— Dewsbury Co-op. Laundry.	25	8789	45	562	..	..	..	9100	3455	29
Total .....	59347	1038782	56997	34103	182472	315199	273922	440490	17916	..
Productive Society:— Dewsbury Co-op. Laundry.	8	3190	3048	..	27	5209	..	88	140	30
Total .....	59355	1041972	60045	34103	182499	320408	273922	440578	18056	..

	No. of Employees on Dec. Stat.		Salaries and Wages.		Sales during the Year.	PROFIT.						
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.		
										Educational Purposes.	Charitable Purposes.	Co operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
22	177	34	8731	2346	128064	12558	1457	1 8	..	279	38	13 0 0
23	177	24	9210	1957	119579	12093	2169	1 8½	..	128	53	16 0 0
24	3	..	187	..	6104	616	9	2 3	..	..	..	1 10 0
25	4	..	234	..	3977	449	17	1 11	..	..	1	1 5 0
26	2	..	134	..	2987	174	39	1 9	..	..	..	..
27	9	2	504	120	8146	786	43	2 2	..	5	5	2 2 6
28	5	2	339	99	8275	595	50	1 5	..	..	2	..
29	3	..	140	..	3908	340	16	3 3	..	..	2	..
30	2	..	70	..	1830	121	3	2 0	..	..	..	0 15 8
31	..	..	..	..	472	4	..	..	..	..	..	..
32	23	5	1330	380	29930	3027	333	2 3	27	10	14	8 16 0
33	231	44	13344	3426	232249	35215	3895	2 10	..	389	135	30 0 0
34	226	84	15257	3426	317106	48132	1757	2 10	..	168	54	20 0 0
35	2	2	254	69	1762	58	19	0 9	..	..	..	0 16 8
36	160	23	10285	2109	*244064	51173	3112	3 2	..	258	190	15 0 0
37	17	3	996	..	21719	3383	161	3 0	..	9	13	5 8 0
38	29	5	1190	399	24022	2676	274	1 10	107	23	5	9 17 10
	1518	303	84050	19434	1508130	215362	17612	..	298	1668	668	194 17 1
39	..	43	..	2371	4506	..	..	..	..	..	..	..
	1518	346	84050	21805	1512636	215362	17612	..	298	1668	668	194 17 1
1	..	..	..	..	15501	3294	..	..	..	..	..	..
2	98	61	10360	2875	158023	31271	5006	2 8½	..	419	86	20 0 0
3	4	..	215	..	8236	1811	196	3 2	..	..	4	2 8 3
4	3	..	195	..	4313	606	71	2 6½	..	4	..	1 5 10
5	31	10	2598	718	48137	7942	959	2 11½	..	86	27	10 0 0
6	9	1	544	78	12971	2053	250	2 10	..	..	6	2 18 5
7	7	1	556	91	14167	2115	190	3 0	..	21	7	3 18 0
8	96	55	4750	3203	144935	24312	2628	3 2	..	589	88	20 0 0
9	8	1	365	85	9510	1279	72	2 7½	..	3	6	2 14 7
10	219	97	12555	5050	291215	53978	11301	2 10½	..	860	348	40 0 0
11	14	6	981	335	22538	3310	550	2 5½	..	..	7	7 15 3
12	..	..	..	..	20221	3312	..	..	..	..	..	..
13	15	3	933	137	26250	4606	576	3 3	..	..	12	7 17 1
14	2	..	293	..	6745	1326	105	3 8½	..	1	4	1 9 4
15	2	..	116	..	4297	835	83	3 6½	..	..	..	..
16	144	86	8511	4244	192020	36679	6281	3 2	..	600	346	30 0 0
17	1	1	133	46	5619	1103	134	3 5	..	..	2	..
18	31	15	1680	823	43870	7894	850	3 1½	..	67	28	8 6 8
19	11	..	773	..	17589	3150	217	3 3½	..	..	17	5 18 5
20	16	5	1085	337	25311	5629	309	3 9	..	36	7	4 15 4
21	29	12	1544	835	41919	8114	930	3 4	..	11	20	8 6 8
22	8	..	581	..	18940	3957	284	3 10½	..	..	8	..
23	140	56	7060	3028	152485	21715	3317	2 9	..	439	179	20 0 0
24	45	20	3303	917	77648	16739	1993	2 11	..	..	33	8 6 8
25	7	..	474	..	11226	1839	310	3 4	..	..	3	4 8 4
26	20	2	1175	110	34331	6723	541	3 3½	..	..	1	..
27	150	30	6810	1878	137622	18729	1544	2 5	..	206	23	15 0 0
28	11	..	600	..	13356	2273	332	3 3	..	..	8	3 10 8
	1121	462	68080	24790	1558995	276094	39029	..	..	3342	1270	228 14 6
29	..	..	69	..	29817	733	418	0 6	..	..	..	0 5 0
	1121	462	68149	24790	1588812	276827	39447	..	..	3342	1270	228 19 6
30	..	39	..	1078	1437	..	..	..	..	..	..	0 5 0
	1121	501	68149	25868	1590249	276827	39447	..	..	3342	1270	229 4 6

\* 60 weeks' trade.

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fndd.	Value of Stock in Trade.	Value of Land, Bldgs., Machin- ery, and Fixed Stock.	Investments.		Gwing to the Society for Goods.
		£	£	£	£	£	£	£	£
<b>No. 6—EAST YORKSHIRE DIS</b>									
Beverley .....	517	2075	155	365	932	948	..	902	113
bCastleford and Allerton ..	3944	23114	3015	7998	8695	1788	..	23644	..
"    Industrial .....	2801	16575	1587	3118	8783	13522	531	1718	2444
Driffield .....	329	3362	140	225	1661	1114	..	1079	273
Eserick .....	96	239	145	233	329	15	..	357	159
Kingston-upon-Hull .....	15165	73512	28885	4220	35546	64066	..	20106	5894
"    " .....	730	3827	622	336	2375	2883	..	837	806
Market Weighton .....	250	932	50	87	738	113	..	331	110
Pocklington .....	200	521	5	..	422	22	..	84	88
Riceall .....	95	75	..	142	270	10	..	19	74
Ripon and District Indus..	780	3613	1994	290	1129	2661	1537	1190	..
Scarborough .....	1008	2968	47	314	1160	2662	..	811	43
Selby .....	617	3492	1304	331	1721	2520	..	1458	174
bSettrington .....	45	98	70	163	162	15	..	154	..
Tadcaster .....	663	4807	37	234	1478	2498	..	1909	332
Wetherby .....	532	2490	37	365	1529	177	..	1643	259
York .....	10800	127850	8960	5611	25026	58365	..	77698	..
	38572	269550	47053	24032	91956	153379	2068	133935	10769
<b>Productive Societies:—</b>									
Hull Brushmakers .....	43	76	..	5	67	26	..	8	18
b    "    General Builders .....	117	599	1839	423	312	237	..	2312	..
"    Printers .....	70	1924	2560	720	201	4538	..	124	661
<b>Total .....</b>	<b>38802</b>	<b>272149</b>	<b>51452</b>	<b>25180</b>	<b>92536</b>	<b>158180</b>	<b>2068</b>	<b>136379</b>	<b>11448</b>
<b>No. 7—HUDDERSFIELD DIS.—</b>									
Brockholes .....	318	4430	485	242	1087	1656	..	3162	130
Central Working Men's (Golcar) .....	500	6379	1424	404	2895	3277	1350	1700	143
Close Hill .....	946	17720	348	2399	2943	1006	12552	6309	813
aCowsms Lepton .....	157	1816	60	30	364	265	600	912	159
Crosland Moor .....	966	14846	279	881	2873	3456	5055	7450	1086
Dogley Bar .....	188	2117	15	288	714	736	..	1329	159
Emley .....	394	3227	230	502	2548	1254	..	912	611
Flockton .....	251	1761	1305	580	1225	1105	842	793	1018
Golcar .....	864	26127	1885	772	2856	5790	4587	19235	286
Hepworth .....	615	6679	825	594	3144	1215	370	4284	1262
Highburton .....	207	2519	..	197	653	442	..	2106	188
Hillhouse .....	2600	22145	..	637	5937	9537	4459	7628	527
Hill Top (Paddock) .....	619	5993	250	577	1473	820	..	5632	621
Hinchliffe Mill .....	858	6500	100	572	2396	1938	..	3862	911
aHolmfirth Boot and Shoe ..	*4	900	..	70	802	168	..	77	56
Honley .....	1143	20747	3304	1182	4479	6970	6290	10400	261
Huddersfield Industrial ..	14624	189555	17563	8777	49643	101221	19523	63683	1500
Junction House(Slaithw'te)	312	2540	..	6	1066	715	..	1695	319
Kirkburton .....	280	3301	..	354	783	420	1201	1849	221
Kirkheaton .....	299	6084	795	330	933	954	3794	2342	503
Lane Deyehouse (Hud'rsfid)	449	7522	17	969	2001	2143	5812	1165	165
Lepton Field .....	122	1646	..	111	539	556	..	1057	80
"    Town Bottom .....	116	522	..	176	317	20	..	655	206
Linthwaite .....	823	12033	2478	351	2637	2924	6457	4279	1297
Longwood .....	720	10020	862	379	2503	2058	4467	4516	539
Marsden .....	904	15023	2522	475	4333	7640	1200	12316	1152
Meltham Industrial .....	1150	22989	3116	1604	4734	7122	5214	14493	977
"    Mills Provident..	189	1904	..	238	456	..	..	1982	285
Milnsbridge .....	1523	8309	150	463	2842	2345	..	6628	532
Netherthong .....	242	1409	2397	238	913	507	1591	1317	259
Nettleton .....	173	985	..	172	330	472	..	829	91
Parkgate and Berry Brow..	870	17602	507	1183	771	2672	8606	7279	985
Scapegoat Hill (Golcar) ..	238	4019	1694	262	1450	1409	..	3943	207

\* Societies.

No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.						
					Net Profit.	In- terest on Share Capital	Aver- age Divi- dend per £.	Bonus on Wages.	Subscriptions.		
Distributive.	Pro- ductive.	Distributive.	Pro- ductive.						Educa- tional Pur- poses.	Chari- table Pur- poses.	Co-operative Union.
1	9	1	£ 479	£ 52	£ 9806	£ 1020	£ 91	s. d. 1 8	£ 30	£ 6	£ s. d. 4 8 2
2	..	..	..	..	116128	26399	..	..	..	..	..
3	68	21	3004	1108	81364	13980	742	3 3	132	42	18 0 0
4	6	..	298	..	7248	602	160	1 6½	15	2	2 14 10
5	2	..	129	..	3449	202	12	1 7	..	..	0 16 0
6	343	73	18840	2777	296397	29358	3986	1 9	647	313	25 4 0
7	22	3	1286	192	26241	3864	160	3 3	80	21	5 15 4
8	7	..	307	..	5353	370	50	1 6	3	4	2 0 0
9	3	..	159	..	2788	208	23	1 4	..	..	2 1 6
10	2	..	78	..	1427	..	3	0 9	..	..	..
11	9	..	502	..	10693	869	107	1 4	9	3	6 7 3
12	13	1	777	17	15819	2030	50	2 3½	48	5	6 10 8
13	12	..	308	..	12513	1371	68	1 9	..	..	5 5 8
14	..	..	..	..	1316	65	..	..	..	..	..
15	11	2	506	95	14686	1920	174	2 6	10	4	5 9 6
16	9	..	589	..	11618	1196	122	2 0	4	12	4 5 2
17	242	144	13127	7143	253944	36938	5798	2 4	1200	449	60 0 0
758		245	40389	11384	870190	120392	10846	..	1205	1427	906 148 12 1
18	..	2	..	139	510	8	..	..	..	..	0 7 2
19	..	..	..	..	4898	..	..	..	..	..	..
20	..	30	..	1622	2783	170	95	..	65	..	0 11 4
758		277	40389	13145	878381	120570	10941	..	1270	1427	906 149 10 7
1	6	..	480	..	10866	1730	136	2 10½	5	2	..
2	9	..	593	..	14616	2387	292	3 6	..	5	..
3	15	1	1118	48	31478	6027	727	3 3	26	8	7 15 0
4	1	..	132	..	4130	739	70	3 6	..	3	..
5	15	8	1077	428	31768	5930	525	3 2½	20	21	7 18 4
6	2	..	178	..	5431	991	88	3 3	..	2	1 11 8
7	10	..	549	..	14764	2293	159	3 0	..	..	3 2 8
8	7	..	398	..	10968	2053	74	3 4½	..	..	..
9	16	4	1098	245	30763	6379	1180	3 7	..	12	7 14 4
10	15	..	963	..	27122	3809	211	3 1	10	6	5 1 10
11	3	..	206	..	7708	1383	105	3 5	..	2	..
12	36	16	2792	972	66457	11200	1068	3 1	..	18	8 8 0
13	8	..	512	..	17118	3437	291	3 7	5	6	4 14 10
14	17	..	985	..	24473	3703	298	2 9	..	22	..
15	2	7	101	388	2247	150	36	1 0	..	..	0 10 0
16	21	10	1635	428	35694	4860	660	2 6	21	10	8 6 8
17	257	211	16559	12804	416922	68530	7013	3 0	116	610	40 0 0
18	7	..	334	..	8467	1976	133	4 7	..	..	..
19	3	..	208	..	8362	1602	136	8 6	..	3	2 4 8
20	5	1	418	70	12766	1774	240	3 3	..	3	..
21	11	..	758	..	12409	2106	319	3 0	7	8	3 12 2
22	1	..	106	..	3855	691	69	3 7½	..	2	1 0 0
23	2	..	115	..	4398	879	25	4 0	..	2	..
24	13	3	894	215	25644	5034	555	3 6½	13	5	6 12 11
25	10	6	774	332	21768	4212	412	3 5	..	7	..
26	25	12	1517	530	35615	5950	613	3 3	30	22	7 5 4
27	26	8	1446	438	46081	8670	835	3 5	12	8	8 6 8
28	2	..	156	..	5865	1069	83	3 8	..	3	1 8 8
29	19	5	1032	448	39971	7478	340	3 7	..	8	8 6 8
30	5	..	340	..	9251	1216	59	2 10½	..	4	1 18 4
31	2	..	153	..	3932	919	46	3 8	..	2	1 5 6
32	20	3	1429	165	30074	5181	648	3 1	42	9	6 16 8
33	6	3	375	110	10084	2035	164	3 8	..	3	2 0 6

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, including any overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Property.	All other Investments.		
<b>HUDDERSFIELD DIST.—Con.</b>		£	£	£	£	£	£	£	£	
Searwood Coal.....	*8	40	2094	64	50	50	2226	1502	1963	34
aScissett .....	771	5001	2673	..	2557	4498	..	2118	710	35
Sheepridge .....	330	5368	..	288	1621	1849	1295	1553	308	36
Shelley .....	400	2821	50	300	1030	877	..	2039	410	37
aShepley .....	394	2969	4054	163	1235	4385	..	2261	495	88
Skelmanthorpe .....	376	4700	126	400	1770	2757	..	1440	422	89
Slaithwaite .....	2580	41485	22372	4366	7207	12683	5537	53015	469	40
South Cros'nd & Netherton	530	8931	..	833	2798	2768	1605	4266	491	41
Wooldale .....	543	7679	938	537	2051	2076	1951	4274	571	42
	39591	528363	74918	32366	134959	204816	104584	278287	22438	
Productive Societies:—										
Colne Vale Corn Millers ..	*56	15533	7080	1300	9747	7248	..	953	8418	43
Colne Valley Co-op. Bakery	*6	1800	300	..	161	1801	..	276	220	44
Wm. Thomson and Sons..	366	11120	9661	1479	13569	1958	..	3332	7939	45
<b>Total .....</b>	<b>40019</b>	<b>556816</b>	<b>91959</b>	<b>35145</b>	<b>158436</b>	<b>215823</b>	<b>104584</b>	<b>282908</b>	<b>39015</b>	
<b>No. 8—MACCLESFIELD, CREWE AND DISTRICT—</b>										
Burslem .....	2957	12049	380	869	5757	6215	..	4089	403	1
Butt Lane .....	1130	9775	1707	952	5273	4236	..	4366	567	2
Congleton .....	2774	28400	6962	2003	5452	8422	1657	23865	2504	3
Crewe Friendly .....	10240	181036	10580	17048	41574	49273	67434	48663	24467	4
Disley .....	267	5732	424	345	589	1427	9083	1645	481	5
Dove Holes .....	354	2809	763	523	863	636	138	2326	738	6
Great Rocks .....	110	846	..	215	465	40	..	414	376	7
Hayfield .....	493	4785	511	596	1348	773	390	3795	280	8
Hazel Grove .....	1211	20992	59	1632	3733	6150	3942	10274	1232	9
Leek and Moorlands .....	2482	17548	2869	1437	6110	11561	1713	6008	1083	10
Macclesfield .....	5271	66647	34382	3505	16029	28244	30382	26342	4603	11
Malkins Bank .....	139	1278	9	132	283	..	..	1217	108	12
Peak Forest .....	67	837	..	260	355	8	..	211	686	13
Poynton and Worth .....	524	14944	..	578	2398	2974	2360	8570	599	14
Sandbach .....	2040	29747	1940	716	7218	12193	2528	11656	1986	15
Silverdale .....	2330	24033	91	3650	8145	7366	5826	8576	1449	16
Stockport .....	7290	84367	945	3159	12478	28776	23299	31652	4615	17
„ Great Moor .....	341	3593	287	393	1272	1306	500	1493	224	18
Stoke-on-Trent .....	1450	4661	1716	43	3869	3373	..	391	703	19
Stral .....	249	1933	..	266	709	201	..	1281	246	20
Whitehough .....	109	824	3	2	315	270	..	179	196	21
Winnington, Northwich & District .....	3127	33516	10506	1669	9452	19643	12640	8784	844	22
Winsford .....	2751	25062	1347	2173	6919	16180	900	6057	2654	23
bWooldley .....	442	4803	1620	118	997	2687	..	2857	..	24
Youlgreave .....	534	3496	1113	..	2524	1229	167	2828	1406	25
	48682	583713	78214	42334	144127	213188	156959	217539	52434	
Productive Societies:—										
Leek Silk Twist Manufac'g	119	7109	8142	1620	3073	6530	..	2511	7137	26
Macclesfield Silk .....	284	8700	7564	..	5128	4033	..	4003	4276	27
Nantwich Boot and Shoe..	119	797	425	312	596	966	..	45	226	28
<b>Total .....</b>	<b>49204</b>	<b>600319</b>	<b>94345</b>	<b>44266</b>	<b>152924</b>	<b>224717</b>	<b>156959</b>	<b>224098</b>	<b>64073</b>	

\* Societies.

No. of Employees on Dec. 31st.			Salaries and Wages.		Sales during the Year.	PROFIT.						
Distributive.	Pro-ductive.	Distributive.	Pro-ductive.	Net Profit.		In-terest on Share Capital.	Average Divi-dend per £.	Bonus on Wages.	Subscriptions.			
									Educa-tional Pur-poses.	Chari-table Pur-poses.	Co operative Union.	
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
34	2	..	172	..	13183	2650	2	4 0	..	..	..	0 5 0
35	14	..	587	..	18525	1879	235	2 5	..	..	..	..
36	4	..	354	..	9842	1534	238	3 2	..	..	5	2 14 2
37	4	..	307	..	11231	2297	140	3 11½	..	..	3	..
38	5	..	385	..	11924	1801	121	2 9	..	..	5	3 3 10
39	8	..	397	..	11889	1983	188	3 3	..	11	..	2 17 1
40	55	42	2954	2644	112373	21415	1693	3 9½	..	10	10	8 6 8
41	12	5	800	300	21555	3944	441	3 3	..	10	4	4 8 10
42	13	5	798	102	17218	2522	297	3 0	..	10	2	4 8 4
	714	350	46186	20667	1258807	216428	20975	..	116	834	412	172 5 4
43	..	32	..	2563	113718	3691	745	0 4	41	1	..	1 1 0
44	..	6	..	493	2368	..	..	..	..	..	..	0 5 0
45	..	121	..	6902	39836	2907	553	0 6	491	10	16	3 0 10
	714	509	46186	30625	1414729	222026	22273	..	648	845	428	176 12 2
1	60	11	3158	776	59705	5969	514	1 8	..	72	32	8 6 8
2	32	7	1634	350	32395	4222	448	2 6	..	48	14	8 4 6
3	59	20	3669	1222	82666	14816	1316	3 4	..	166	75	12 12 0
4	213	196	15049	10613	396399	51826	6365	2 8½	..	68	242	42 0 0
5	6	..	371	..	9505	1793	219	3 4	..	24	5	2 3 2
6	4	..	304	..	7559	1100	97	2 8	..	25	..	3 0 0
7	2	..	134	..	2335	299	37	2 3	..	..	..	1 7 2
8	8	1	533	74	11130	1784	180	3 2	..	14	13	3 18 2
9	27	5	1798	269	43540	9035	735	3 4	..	..	31	8 6 8
10	44	11	2598	743	51160	7632	724	2 6	..	30	65	8 6 8
11	113	71	5608	3887	162193	23351	2373	2 7	..	479	142	16 0 0
12	1	1	109	46	3694	724	58	3 8½	..	..	1	..
13	2	..	108	..	2710	330	39	2 6	..	..	..	..
14	14	2	901	118	23144	4205	575	3 2	..	84	10	4 5 1
15	37	24	2173	1518	60235	10574	1265	3 2	..	218	118	..
16	44	7	2220	550	55756	10345	1025	2 11	..	62	21	15 13 0
17	147	13	8120	984	187606	31793	2673	3 0	..	272	51	15 15 0
18	7	..	529	..	10850	1924	141	2 11	..	..	5	2 14 2
19	34	8	1572	365	27011	1441	186	1 0½	..	13	7	8 6 8
20	5	2	349	104	7319	970	87	2 6	..	..	5	2 0 2
21	2	..	70	..	1166	97	37	0 9	..	2	..	1 7 10
22	97	28	4662	1973	92092	11370	1314	2 6	..	262	35	10 0 0
23	64	11	3499	679	78514	13407	1100	3 0	107	9	54	10 0 0
24	..	..	..	..	10711	1713	..	..	..	20	..	3 14 6
25	8	..	550	..	15434	1658	179	2 9	..	7	9	4 6 8
	1030	418	59718	24271	1374829	212378	21687	..	107	1875	935	192 8 1
26	..	96	..	5812	28726	1807	1051	..	455	..	..	2 0 0
27	..	124	..	6623	20377	1452	..	..	..	5	..	2 10 4
28	..	30	..	982	2889	14	20	..	..	..	..	1 1 0
	1030	668	59718	37688	1426821	215651	22758	..	562	1880	935	197 19 5

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, including any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Prop- erty.	All other Invest- ments.		
No. 9—MANCHESTER DIST.—										
Beswick .....	7705	£ 65331	£ 7301	£ 3274	£ 12687	£ 42388	£ ..	£ 28020	£ 1271	1
Blackley .....	5148	95921	918	4276	16448	36204	22835	32003	1328	2
bBroadbottom .....	305	2060	11	135	504	843	..	859	..	3
aChisworth .....	150	1129	..	241	719	8	..	757	193	4
Clifton .....	456	11782	..	550	2421	5073	2792	2445	702	5
Compstall .....	2791	39683	10804	3159	7765	13821	16178	21629	772	6
Denton and Haughton .....	1298	25346	3670	1581	3148	9976	1849	17784	1104	7
Droydsden .....	6821	78616	6354	6873	20690	29750	23654	24101	1171	8
Eccles .....	16062	294674	25402	8061	44236	105115	129999	73898	5672	9
Failsworth .....	9790	152464	13225	11253	26080	50760	54759	60193	..	10
Glossop Dale .....	2838	58609	6856	3180	5995	12014	9982	44053	687	11
Hadfield .....	1479	37308	5391	2149	4223	5357	3088	34885	231	12
" & Hollingworth Coal .....	2272	1090	..	611	206	246	..	1695	113	13
Haughton Green .....	471	1929	1881	32	1364	860	1803	738	375	14
Hollingworth .....	793	14597	..	672	2605	2261	2815	8200	482	15
Hyde .....	3177	46405	2947	3437	13958	15542	10599	16742	1947	16
Manchester Equitable .....	16757	221910	9543	5104	40629	62297	85285	56378	5308	17
Middleton and Tonge .....	3343	69721	6648	5488	11063	19739	31850	22746	2959	18
Mossley .....	3298	71873	8166	5454	8482	8408	8904	69947	472	19
New Mills .....	2356	46630	1770	3006	6111	8523	19796	19656	1739	20
New Moston .....	481	3831	375	288	790	1459	1110	1968	..	21
Pendleton .....	27330	355734	10039	15274	56849	114400	61588	177509	..	22
Prestwich .....	3379	64818	42311	1352	10745	22948	72125	6943	891	23
Rhodes .....	1033	20664	592	447	2791	1252	8822	9190	1010	24
Roe Green—Worsley .....	192	7745	1356	270	792	990	3207	4763	38	25
Swinton—Chorley Road .....	383	6094	316	846	1740	1183	1235	3709	225	26
" Moorside .....	679	9259	709	127	2529	3027	3645	2273	189	27
" Upper .....	361	3203	50	92	1654	1021	..	846	284	28
Whaley Bridge .....	1560	21424	6282	1107	4399	5683	10408	10490	1064	29
Whitefield and Unsworth .....	920	16154	119	500	2551	5077	2705	7236	331	30
	123628	1845914	173096	88839	314174	586175	590433	761156	30558	
Productive Societies:—										
Co-op. Sundries Manufac- turing (Droydsden) .....	480	19462	6799	5665	9515	16743	..	4805	3522	31
Eccles Manufacturing .....	226	12449	7391	2403	9434	6345	..	4310	3307	32
Hyde Co-op. Laundry .....	*5	2828	800	..	..	3628	..	..	..	33
Manchester—Newspaper .....	328	11473	4891	500	891	9873	..	4362	2774	34
" Printing .....	728	22243	10902	10870	9500	28542	..	1999	14859	35
Total .....	125395	1914369	208879	108277	343514	651306	590433	776632	55020	
No. 10—NORTH-EAST LANCA- SHIRE DISTRICT—										
Accrington and Church .....	9194	266689	73064	4723	37047	46910	163438	110029	1632	1
" Provident .....	820	4448	5596	159	3234	7273	412	107	..	2
Barnoldswick .....	1325	17913	5873	1090	5904	11945	8926	1870	344	3
Barrowford Industrial .....	402	3732	1482	369	999	1247	1017	2945	82	4
Billington and Whalley .....	512	9360	1617	910	1839	1670	2915	6259	345	5
Blackburn—Daisyfield .....	4101	75565	5831	2385	13881	31230	38531	5594	2101	6
a    " Excelsior .....	225	1594	..	338	306	533	1158	..	195	7
" Grimshaw Park .....	2956	36050	250	1186	6329	17418	12039	4666	..	8
" Industrial .....	3914	55260	3723	2967	8223	21663	29915	4939	1762	9
" Livesey .....	411	4432	250	384	1199	2022	1455	923	398	10
Brierfield .....	1338	19596	11484	789	6065	10750	10490	6256	24	11
Burnley .....	13275	142131	107204	6267	66514	107848	78971	19176	1481	12
Clayton-le-Moors .....	2023	43946	31617	2823	6410	4923	48796	20552	..	13
Clitheroe .....	1210	10337	2629	1360	3004	6752	57	6377	418	14
Colne .....	4830	61268	16910	1780	23082	44958	17744	4660	594	15
Darwen Industrial .....	7048	235737	14469	5152	16345	49538	142815	67017	428	16
" Provident .....	1671	13885	12243	43	5042	15430	6416	1293	7	17
Earby .....	849	8366	721	806	2730	4004	..	5518	120	18

\* Societies.

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.						
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.		
										Educational Purposes.	Charitable Purposes.	Co-operative Union.
			£	£	£	£	s. d.	£	£	£	£ s. d.	
1	152	15	9828	1184	179188	27380	2749	2 9	238	106	50	13 10 0
2	147	31	8863	2352	143891	22668	3538	2 6	561	356	106	12 12 0
3	..	..	..	..	2676	208	..	..	..	..	..	..
4	3	..	154	..	5203	645	36	2 7½	..	..	..	..
5	12	4	848	314	18614	3377	544	3 0	..	..	14	3 15 4
6	62	13	3960	809	82928	19928	1506	3 6	..	153	88	8 6 8
7	36	3	2004	231	49888	8839	972	3 0	..	25	35	8 6 8
8	142	24	7468	1727	176045	26603	3156	2 8½	..	589	70	28 10 0
9	454	139	27936	10123	498663	87146	12373	2 11½	53	1869	232	66 10 2
10	243	87	11033	8531	264059	43585	5361	2 11	..	954	223	35 10 0
11	68	17	4009	1033	94234	16512	2226	3 0	..	214	76	10 0 0
12	31	13	2573	805	52236	8970	1314	3 0	..	20	14	8 6 8
13	5	..	408	..	12486	2593	50	4 0	..	..	..	..
14	15	..	889	..	14265	624	127	1 6	..	..	10	3 6 8
15	20	7	1441	395	27320	4426	564	3 0	..	75	17	6 9 8
16	61	28	4261	2041	90942	15200	1603	3 0	..	340	86	12 12 0
17	486	69	25151	4885	357710	49401	8464	2 2½	1016	508	164	52 0 0
18	95	45	3901	3342	121325	25541	2444	3 0	..	140	43	11 13 4
19	68	20	5122	1029	108792	20327	2677	3 1½	..	344	183	15 0 0
20	46	7	2814	630	60128	11567	1516	3 3½	..	149	39	8 6 8
21	10	4	655	183	12831	2169	128	3 0	..	51	2	3 10 10
22	658	192	31479	9947	688511	111597	14542	3 0	..	51	449	112 6 5
23	78	25	4615	2345	90188	15687	2522	3 0	..	329	39	12 10 0
24	16	4	1246	300	30450	4871	821	3 0	..	21	15	8 6 8
25	4	3	232	211	7327	1370	299	3 0	..	28	9	1 10 10
26	10	1	604	5	13452	2570	271	3 4	..	..	3	2 18 2
27	19	4	973	375	20521	4556	345	2 11½	..	..	11	5 6 8
28	5	1	280	93	11074	1956	145	3 4	..	..	3	2 18 4
29	40	9	2511	428	53332	8611	825	3 0	..	191	51	9 13 10
30	17	..	1231	..	23828	3868	657	3 0	..	..	22	..
	3003	765	166489	53318	3312107	552795	71775	..	1868	6513	2054	463 17 7
31	..	150	..	7740	59937	3537	1210	0 6	518	6	60	3 15 0
32	..	97	..	4830	21665	924	641	..	..	..	11	1 17 8
33	..	30	..	925	1700	..	..	..	..	..	..	0 5 0
34	..	45	..	6060	17368	867	572	..	..	..	7	15 0 0
35	..	440	..	32331	88077	5303	1661	0 6	1105	..	137	10 0 0
	3003	1527	166489	105204	3500854	563426	75859	..	3491	6519	2269	494 15 3
1	196	137	11275	10924	314021	58373	10776	3 0	..	713	319	37 18 9
2	17	1	926	52	18372	3415	323	3 3½	..	..	7	..
3	26	17	1500	1388	46941	6947	769	2 9	..	61	20	8 6 8
4	5	4	417	147	9781	1664	141	3 0	..	39	6	3 2 5
5	13	2	803	201	18368	2884	363	3 0	..	37	22	4 4 4
6	95	65	6307	4888	135714	28521	3721	3 9	..	68	112	10 0 0
7	8	..	344	..	8541	2080	70	4 7½	..	..	2	..
8	64	43	3946	1772	86533	15544	1698	3 2½	..	..	40	8 6 8
9	90	15	5020	828	105675	19488	2539	3 4	..	35	88	9 3 4
10	8	..	559	..	15886	2995	204	4 0	..	..	3	3 8 6
11	32	25	1942	1663	47611	6707	799	2 7½	..	148	18	8 6 8
12	316	237	17154	15529	366127	46862	6007	2 2	..	1027	157	58 10 1
13	31	27	2180	1548	62756	11189	1655	3 0	..	235	161	16 12 8
14	25	3	1534	219	36269	5403	408	3 0	..	79	19	9 18 10
15	147	77	7656	6220	174295	25403	2329	2 10	..	287	85	20 8 0
16	190	100	9647	6159	242825	46058	8420	3 0	562	563	178	29 3 4
17	28	10	1725	706	28177	3724	294	2 4½	26	14	5	..
18	18	5	886	614	25816	4882	292	3 2	..	..	3	6 11 0

NAME OF SOCIETY.	No. of Members.	LIABILITIES.				ASSETS.				
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Prop- erty.	All other Invest- ments.		
NORTH - EAST LANCASHIRE DISTRICT—Con.										
Great Harwood .....	3106	59896	10465	3383	13653	25780	30555	9975	1333	19
Higham .....	154	1801	..	85	395	432	..	1276	...	20
bHoddesden .....	258	5773	3054	1063	1899	2193	..	5798	..	21
bLower Darwen Conserv'tive	176	3765	644	302	352	1250	..	3109	...	22
Fore Street .....	268	4964	3472	200	1118	5228	..	2750	..	23
Low Moor—Nelson Street..	225	2237	145	210	879	..	..	2342	252	24
Union Street..	119	1122	..	130	790	..	..	834	79	25
Nelson.....	7835	122397	28610	5859	31397	59683	61760	18354	1810	26
Oswaldtwistle .....	1541	42213	7125	1159	3210	6153	34207	8587	860	27
Padiham .....	2499	18519	6571	706	4284	13864	6748	2452	99	28
Rishton .....	1211	23049	12293	612	3273	8099	18843	8166	322	29
Sabden Industrial .....	314	4129	1118	449	1317	619	..	4472	..	30
Salterforth.....	63	961	148	102	422	464	241	231	83	31
Trawden.....	324	2053	1108	295	664	1667	..	1401	140	32
Wheatley Lane .....	150	2865	109	160	550	196	1757	866	46	33
Winwall .....	261	2831	..	408	1066	1664	217	635	76	34
	74608	1308884	369825	48654	273422	513406	719423	339429	14981	
Productive Societies:—										
BurnleySelf-HelpManufac.	317	8715	16961	800	8921	15690	..	123	4132	35
bNelson .....	75	2115	7128	..	3102	4430	..	1192	..	36
North - East " Lancashire										
Laundries Association ..	13	4509	2000	..	78	6021	..	178	5	37
Total .....	75013	1324223	395114	49454	285523	539547	719423	340922	19118	
No. 11—NORTH LANCASHIRE DISTRICT—										
Bamber Bridge .....	272	2706	500	144	1083	1907	455	244	179	1
Bentham .....	258	3209	300	17	1300	1798	..	491	284	2
Blackpool .....	7255	100769	4730	2357	22502	44906	6872	89671	1741	3
Churchtown (Southport) ..	1784	9516	4720	463	4461	9241	795	1953	314	4
Fleetwood .....	2630	22145	3484	802	6626	11624	2738	8324	..	5
Fylde—Kirkham .....	775	16426	3337	1936	3302	4633	872	13356	964	6
aGregson's Lane .....	93	2352	..	305	531	1036	280	985	109	7
Higher Walton .....	209	2518	..	150	537	..	..	2568	..	8
Lancaster and Skerton....	10770	141614	5661	6200	27391	58433	47234	30229	1720	9
Leyland and Farington ..	1440	25590	2903	1025	5933	9202	4956	11922	..	10
Longridge .....	1289	22372	2402	1010	5688	6614	5300	9256	408	11
Preston .....	19875	218429	27767	17216	45203	70480	133114	38957	1509	12
Ribchester.....	205	3052	406	..	970	442	1046	1320	90	13
School Lane,Walt'n-le-D'le	441	5037	4356	300	1944	8716	3135	949	666	14
Skelmersdale .....	1180	6949	56	1218	3196	2047	..	4072	21	15
Walmer Bridge .....	266	1734	193	225	345	1163	250	683	..	16
	48742	584818	60815	33374	131012	227242	207047	164980	8005	
Productive Society:—										
Blackpool Union Printers..	175	1049	1421	170	358	1586	..	200	920	17
Total .....	48917	585867	62236	33544	131370	228828	207047	165180	8925	
No. 12—N. LONSDALE DIST.—										
Ambleside .....	341	2083	124	30	985	1313	..	363	323	1
Barrow-in-Furness .....	9440	112150	1118	6208	32310	48735	8997	40050	449	2
aBroughton-in-Furness .....	184	1466	427	147	205	435	1188	274	84	3
Carnforth .....	1672	23295	1587	862	5821	9443	4872	6098	1283	4
Coniston.....	231	2255	318	33	889	1212	..	383	667	5

No. of Employees on Dec. 31st.				Salaries and Wages.		Sales during the Year.	PROFIT.								
Distributive.		Productive.		Distributive.			Productive.		Net Profit.	In- terest on Share Capital	Aver- age Divi- dend per £.	Bonu- s on Wages.	Subscriptions.		
													Educa- tional Pur- poses.	Chari- table Pur- poses.	Co-operative Union.
				£	£	£	£	£	s. d.	£	£	£	£ s. d.		
19	71	85	4417	4968	128436	21717	2520	3 0	..	160	48	8 6 8			
20	2	..	149	..	3785	554	60	2 3	..	..	..	1 6 8			
21	..	..	..	..	15304	2289	..	..	..	..	..	..			
22	..	..	..	..	6152	1059	..	..	..	..	..	..			
23	3	..	225	..	8324	1284	207	3 6	..	..	..	2 3 10			
24	3	1	241	78	7857	1746	116	4 5	..	..	9	1 18 2			
25	2	..	158	..	4232	905	56	4 5 1/2	..	..	1	..			
26	187	183	11238	12615	257006	38837	4817	2 9 1/2	258	844	110	25 4 0			
27	35	25	2194	1734	53803	10064	1915	3 0	..	122	52	8 6 8			
28	46	18	2979	1364	50794	6524	758	2 5 1/2	..	141	20	8 6 8			
29	33	17	1946	1153	47955	8067	885	3 0	..	90	36	8 8 0			
30	5	..	390	..	10064	1849	157	3 4	..	2	6	2 13 0			
31	1	..	85	..	2222	364	38	3 2	..	..	4	0 12 6			
32	4	..	419	..	9879	1568	82	2 9	..	6	5	2 12 0			
33	3	..	214	..	5153	752	119	2 10	..	..	..	1 5 0			
34	4	3	332	138	7411	1267	115	2 10	..	14	2	2 0 0			
					2362085	391375	52593	..	846	4685	1538	307 4 5			
35	..	159	..	7837	56105	709	..	0 4	..	..	..	2 12 6			
36	..	..	..	..	24187	..	..	..	..	..	..	..			
37	..	40	..	1837	4114	557	..	..	..	..	..	0 5 0			
					2446491	392641	52593	..	846	4685	1538	310 1 11			
1	7	..	419	..	11502	2046	110	3 7	..	..	7	2 2 10			
2	4	..	236	..	7172	722	145	2 6	..	..	..	1 18 0			
3	151	99	8007	6636	166727	22257	3594	2 0	..	287	36	20 16 8			
4	44	5	2150	280	96113	3733	420	2 0	..	33	..	8 10 0			
5	60	20	2652	1580	69417	10446	799	2 8	..	240	142	12 10 0			
6	19	5	1409	255	27975	4625	754	2 10 1/2	..	58	3	6 7 10			
7	3	..	226	..	6000	1104	112	3 5	..	..	..	0 14 0			
8	3	..	267	..	8807	1856	126	4 0	..	..	3	1 15 10			
9	142	77	8371	4842	188956	31106	5298	2 9	..	500	99	48 0 0			
10	33	19	2001	898	42650	7698	964	3 2	..	54	19	9 0 0			
11	28	15	1607	1121	38596	5226	803	2 6	..	107	28	8 6 8			
12	331	250	18361	12374	463038	77133	8310	3 0	..	1672	96	64 0 0			
13	5	..	306	..	6424	944	127	3 0	..	..	1	1 13 10			
14	12	2	820	126	18202	2529	218	2 5 1/2	..	..	..	3 17 10			
15	17	3	1033	193	26970	3605	322	2 6	..	33	1	8 15 0			
16	3	..	212	..	5888	1019	77	3 0	..	..	..	2 2 6			
					1124437	176049	22179	..	..	2984	435	200 11 0			
17	..	23	..	1338	2863	36	52	..	..	..	..	1 1 0			
					1127300	176085	22231	..	..	2984	435	201 12 9			
1	7	..	310	..	8768	964	84	2 0	..	..	..	..			
2	215	56	15401	3631	258227	39460	5435	2 7 1/2	..	..	215	26 0 0			
3	2	..	170	..	2807	469	71	3 0 1/2	3	..	..	..			
4	45	9	2535	423	44760	6515	823	2 8	..	66	23	10 0 0			
5	4	..	202	..	4926	429	89	1 6	..	..	..	1 16 8			

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.					Owing to the Society for Goods.
		Share Capital.	Loans, including any Over-draft from Bank.	Re-serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments.			
							House Property.	All other Investments.		
<b>NORTH LONSDALE DIST.—Con.</b>										
Dalton-in-Furness .....	2265	£ 32669	£ 200	£ 765	£ 10640	£ 12210	£ 6513	£ 6359	£ 916	6
Hawkshead .....	310	2509	120	230	1122	637	..	701	740	7
Kendal .....	2495	15916	5661	947	6209	12605	1927	3266	..	8
Kirkby-in-Furness .....	415	8310	617	266	1890	749	4819	1957	342	9
Langdale .....	270	3426	221	177	1018	1116	..	1798	413	10
Leven Valley .....	179	2471	306	76	993	1164	..	657	354	11
aLower Holker .....	202	1792	..	104	1091	310	..	486	242	12
Millom .....	1930	34271	300	3102	11734	4968	4974	16764	2041	13
Sedbergh (New) .....	132	390	3	54	254	16	..	188	120	14
Swarthmoor and Ulverston	2074	34312	183	1441	8706	14031	7125	7494	1422	15
Supply Association:— Furness and South Cumber- land .....	22140	277315	11185	14442	83867	108944	40415	86778	9396	
Productive Society:— bBarrow-in-Furness Print- ing and Publishing .....	344	1859	..	714	537	114	186	1079	2855	16
Total .....	22484	279174	11185	15156	84404	109058	40601	87857	12251	
<b>Productive Society:— bBarrow-in-Furness Print- ing and Publishing .....</b>										
	66	44	10	..	..	..	..	46	..	17
Total .....	22550	279218	11195	15156	84404	109058	40601	87903	12251	
<b>No. 13—OLDHAM DISTRICT—</b>										
Ashton-under-Lyne .....	5469	115553	6274	11381	16877	24686	49577	53042	245	1
Crompton (Shaw) .....	2371	31362	14556	132	10706	20346	10916	7028	..	2
Delph .....	793	18347	1083	486	2021	1553	5178	11279	565	3
Diggle .....	260	6739	2818	228	1388	1457	3835	3345	329	4
Dobcross .....	107	652	61	22	425	13	..	343	111	5
Grasscroft .....	341	4813	2254	258	1457	2297	981	2684	462	6
Greenfield .....	672	20261	9210	381	1582	2111	9163	17988	152	7
Higher Hurst .....	1373	14016	10350	1629	4641	8184	6021	10197	..	8
Hurst Brook .....	727	5281	3958	1719	1687	5690	126	4869	..	9
aJunction—Delph .....	284	2529	100	195	860	882	..	1325	390	10
Lees .....	965	12777	1023	..	5181	6034	1499	1977	..	11
Oldham Equitable .....	12552	225768	21527	20873	34687	75001	68759	104631	88	12
„ Industrial .....	17049	185567	31856	21572	53459	44135	135178	32628	..	13
Royton .....	2032	26778	5082	700	7264	13576	11727	4549	71	14
Stalybridge .....	4024	56647	4350	3597	9926	14633	15071	31444	..	15
Uppermill .....	1134	20311	1208	1632	2840	1753	2455	17611	716	16
Waterloo .....	848	16019	3871	1183	3346	6197	2380	10039	..	17
Productive Society:— Delph Woollen Manufac'g.	51001	763421	119581	65988	158347	228548	323466	314979	3124	
Total .....	83	1321	451	13	1446	412	..	81	112	18
Total .....	51084	764742	120032	66001	159793	228960	323466	315060	3236	
<b>No. 14—ROCHDALE DISTRICT—</b>										
bBagslate .....	575	9892	37	567	1187	130	..	9179	..	1
Brooksbottoms .....	173	2481	1312	200	704	264	..	3110	296	2
Bury .....	13059	284104	4395	21997	36029	47311	63768	188895	684	3
Firgrove .....	140	1380	..	110	362	934	..	353	102	4
bHealey .....	394	5899	1176	2117	781	516	..	7895	..	5
Heywood .....	4611	75785	1068	7086	15613	18906	22396	33447	410	6
Lane Bottom .....	76	779	..	225	378	598	..	154	38	7
Littleborough .....	2104	35452	1183	1399	5524	8968	11799	14748	411	8
Millgate .....	255	2434	185	565	573	1350	..	1304	359	9

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.							
	Distributive.	Pro- ductive.	Distributive.	Pro- ductive.		Net Profit.	In- terest on Share Capital	Aver- age Divi- dend per £.	Bonus on Wages.	Subscriptions.			
										Educa- tional Pur- poses.	Chari- table Pur- poses.	Co-operative Union.	
			£	£	£	£	£	s. d.	£	£	£	£	s. d.
6	53	25	3232	1007	55700	9872	1462	2 6	..	..	28	10	0 0
7	6	2	315	103	6869	568	106	1 11	..	..	..	2	5 0
8	46	7	3166	412	55311	5975	719	1 11	..	..	38	10	0 0
9	6	4	446	91	10646	1799	246	3 0	..	22	10	3 7 6	
10	6	1	261	19	6705	903	135	2 3	..	..	..	2	4 0
11	1	..	226	..	4852	679	107	2 7½	..	..	2	1	10 0
12	3	..	226	..	5115	641	77	2 7½	..	..	3	1	14 6
13	42	21	2369	1098	55766	8469	1497	2 8	..	29	36	10	10 0
14	2	..	119	..	1958	98	16	..	..	..	..	1	0 0
15	52	28	3135	1510	61645	9555	1180	2 9½	..	83	11	10	0 0
16	490	153	32113	8294	584055	86396	12047	..	3	200	366	90	7 8
	..	3	..	256	18463	961	74	1 0	..	..	..	..	..
	490	156	32113	8550	602518	87357	12121	..	3	200	366	90	7 8
17	..	..	..	..	..	..	..	..	..	..	..	..	..
	490	156	32113	8550	602518	87357	12121	..	3	200	366	90	7 8
	..	..	..	..	..	..	..	..	..	..	..	..	..
1	143	55	7657	3925	185053	36001	5355	3 4	..	376	83	40	0 0
2	90	..	5098	..	71842	11347	1224	3 0	..	203	27	11	0 0
3	16	7	745	476	22763	3506	660	3 0	..	35	20	6	9 4
4	7	..	499	..	10862	1753	271	3 0	..	5	8	2	3 10
5	2	..	110	..	3531	358	29	3 0	..	..	..	..	..
6	9	..	513	..	11391	1711	192	3 0	..	3	4	2	17 0
7	13	..	942	..	22998	4197	701	3 0½	..	34	26	5	5 0
8	32	5	1846	355	52056	10022	673	3 5½	..	115	24	11	10 0
9	15	..	942	..	25977	4568	223	3 3	..	..	11	5	16 8
10	6	..	426	..	12717	2038	100	3 0	..	8	5	2	7 6
11	13	1	856	52	19505	3462	494	3 0	..	52	2	7	15 10
12	220	81	13994	5821	325857	57135	8073	3 0	..	1439	181	53	17 7
13	390	177	24292	8586	565344	93362	7146	3 0	..	2335	463	70	10 5
14	47	7	3278	403	66584	10946	1037	3 0	..	203	20	10	0 0
15	81	43	5389	1650	133484	22709	2596	3 0	..	35	115	10	0 0
16	20	2	1453	104	37106	6592	801	3 2½	..	20	26	9	2 0
17	23	4	2289	242	33868	5278	747	3 0	..	43	30	7	2 8
18	1127	382	70269	21614	1600938	274985	30322	..	..	4906	1048	255	17 10
	..	10	..	390	1492	66	..	..	..	..	..	0	13 10
	1127	392	70269	22004	1602430	275051	30322	..	..	4906	1048	256	11 8
1	..	..	..	..	10502	1845	..	..	..	..	..	..	..
2	3	2	208	154	6371	1088	124	3 4	..	..	4	1	5 0
3	251	127	15214	8402	372166	60990	10322	3 4	..	1489	263	40	0 0
4	2	..	133	..	3890	654	51	3 2½	..	..	2	1	3 4
5	..	..	..	..	14214	2873	..	..	..	17	..	..	..
6	91	38	6958	2447	150120	24921	2470	3 0	..	331	189	19	4 3
7	1	..	102	..	2486	450	38	4 0	..	..	..	0	12 8
8	47	15	2883	1052	71728	11388	1276	3 0	..	..	27	8	6 8
9	4	3	325	184	8364	1472	103	3 3½	..	27	3	..	..

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Prop- erty.	All other Invest- ments.		
ROCHDALE DISTRICT—Con.										
Milnrow .....	300	£ 3194	£ 679	£ 65	£ 797	£ 2121	£ ..	£ 1381	£ 38	10
" Conservative .....	789	5931	228	205	2780	769	1601	2356	..	11
New Hey Industrial .....	445	1916	1386	160	1603	1868	..	661	..	12
Rochdale Equit. Pioneers .....	17054	333468	5600	10493	43185	55963	68149	198901	999	13
" Provident .....	11547	156305	8886	16078	22655	26153	54732	91622	..	14
Shawforth .....	273	2394	504	760	1030	1425	..	1261	350	15
bSmall Bridge Conservative .....	238	4280	454	283	378	405	..	4234	..	16
Smithy Bridge .....	186	4980	581	132	392	546	2440	2671	48	17
*Steps (Smallbridge) .....	400	6544	130	507	1008	1289	1691	3722	104	18
Summersat & Br'ksb'tt/ms .....	182	2976	1770	238	795	934	1440	1946	325	19
Tottington Equitable .....	251	5420	496	932	514	103	1037	5842	..	20
" Industrial .....	1197	25580	3763	1562	2904	8141	3577	17346	300	21
Turn .....	85	1340	..	63	158	..	..	1394	16	22
Wardle .....	228	3669	1706	41	322	4549	..	1151	23	23
Whitworth .....	840	11242	131	557	2830	4282	2504	3570	..	24
Woolfold .....	643	10980	..	436	1429	990	6650	3589	..	25
Total .....	56045	998425	35670	67151	143931	188515	242324	600672	4445	
No. 15—ROSSENDALE DIST.—										
Bacup .....	3373	82165	12495	6460	9896	9466	12242	69956	5467	1
bCawl Terrace .....	828	18056	1914	942	2538	1929	..	11445	..	2
Crawshawbooth .....	715	28638	..	959	3289	2467	1200	23585	726	3
Edenfield .....	313	9256	638	194	930	877	2160	6484	39	4
Haslingden .....	2706	43109	22287	4057	9901	11601	41652	9564	620	5
Heimshore .....	374	8268	1301	541	1836	2672	4508	1594	107	6
Love Clough .....	338	9420	812	721	2043	943	2834	5419	521	7
Lumb .....	122	884	200	15	606	402	..	288	113	8
Ramsbottom Industrial .....	2500	57323	17552	4888	10066	10930	15472	47364	111	9
Rawtenstall Conservative .....	1236	10437	6419	566	5133	6169	4545	1941	1037	10
" Industrial .....	545	2480	9909	370	1876	3882	5752	817	890	11
Stacksteads .....	548	3298	3822	335	2161	2750	689	1699	705	12
Tunstead .....	344	3461	692	..	1297	1627	..	1108	609	13
Water Peace and Safety ..	196	2487	253	7	720	484	..	1773	136	14
Waterfoot .....	620	5829	3890	..	1956	4745	1250	1815	406	15
Whitewell Bottom .....	337	3446	93	283	1216	1676	..	1016	353	16
Total .....	15095	283557	82277	20338	55464	62620	92304	185868	11780	
No. 16—SOUTH YORKSHIRE DISTRICT—										
Bakewell .....	500	1646	75	83	1455	128	..	478	189	1
Barnsley .....	27776	487831	4874	8010	83105	148388	123711	201967	3776	2
Brightside and Carbrook (Sheffield) .....	24207	225032	5179	14171	53765	64487	45705	114485	5795	3
Chesterfield Provident .....	2188	9472	6079	1046	5559	7515	2165	3185	698	4
Clown .....	1064	11443	4652	692	3726	3665	9256	1693	194	5
aConisbro' .....	340	1056	..	367	1230	14	..	631	72	6
Denaby Main .....	743	18034	520	4243	2719	1324	3582	11543	497	7
Doncaster .....	9978	97610	3475	6116	30652	54141	15893	15073	1766	8
Eckington .....	331	2313	24	277	872	1277	..	770	240	9
Goole .....	2143	11953	..	2531	4920	4193	..	7395	140	10
Handsworth Woodhouse ..	1072	10100	3200	1889	6308	6571	1540	2028	898	11
Hasland .....	510	3458	674	184	1733	1945	..	1111	250	12
bHeath and Williamthorpe ..	325	1798	1077	950	1080	215	..	2590	..	13
Killamarsh .....	550	7071	102	825	1984	1822	2469	1864	488	14
Kilnhurst .....	613	10403	1273	1509	2848	1525	3514	6226	..	15

\* Now Amalgamated with Rochdale Pioneers.

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.								
	Distributive.	Pro-ductive.	Distributive.	Pro-ductive.		Net Profit.	In-terest on Share Capital	Aver-age Divi-dend per £.	Bonna on Wages.	Subscriptions.				
										Educa-tional Pur-poses.	Chari-table Pur-poses.	Co-operative Union.		
			£	£	£	£	£	s. d.	£	£	£	£	s.	d.
10	4	..	242	..	7496	1448	119	4 0	..	..	..	2	1	2
11	9	..	563	..	25630	4312	236	4 0	..	..	7	..	..	..
12	11	..	768	..	17871	2571	72	4 0	..	..	2	3	16	8
13	269	121	16102	8558	364594	63460	12201	3 3	..	632	148	66	19	8
14	166	64	10960	3637	237620	47887	5677	3 5	..	..	164	..	..	..
15	4	..	295	..	7796	1502	100	3 4	..	..	3	2	5	8
16	..	..	..	..	5973	1272	..	..	..	..	..	..	..	..
17	2	..	187	..	5697	1102	200	3 6	..	..	..	1	12	2
18	5	..	322	..	9954	2151	268	4 0	..	..	3	..	..	..
19	4	1	343	85	7389	1188	121	3 4	2	..	2	1	10	4
20	3	..	190	..	7659	1715	182	3 6	..	..	4	2	1	0
21	18	6	1360	414	29298	5467	986	3 2	..	113	4	..	..	..
22	1	..	114	..	2883	507	55	3 6	..	..	..	0	14	0
23	2	..	147	..	4878	1077	143	3 10	..	..	..	2	0	0
24	14	9	1076	495	26192	4435	463	3 3	..	60	23	7	1	2
25	10	..	698	..	15567	3549	447	3 4	..	64	14	5	6	9
	921	386	59190	25428	1416338	249324	35654	..	2	2735	862	166	0	6
1	62	44	6075	2566	106022	19436	3020	3 4½	..	329	102	12	10	0
2	..	..	..	..	24443	4485	..	..	..	38	..	..	..	..
3	12	7	771	174	25417	6155	1058	4 0	..	10	13	5	16	8
4	4	5	377	197	9008	1676	400	3 0½	..	..	2	2	9	8
5	55	27	3252	1636	74570	12508	1709	3 0	..	270	49	12	10	0
6	5	..	404	..	11755	2369	297	3 6	..	..	5	3	1	8
7	5	..	478	..	11971	2663	352	3 10½	..	35	9	2	17	6
8	2	..	145	..	4766	1199	43	4 0	..	..	..	0	19	8
9	62	22	3138	1970	74151	12983	1812	3 0	..	215	36	10	0	0
10	18	5	1206	196	26040	4655	419	3 4½	..	..	..	..	..	..
11	10	4	615	260	8780	1588	94	3 0	..	..	..	4	9	2
12	9	2	634	135	13260	2008	127	3 3½	..	..	2	4	5	0
13	7	..	466	..	10157	2030	142	3 10	..	2	3	..	..	..
14	2	1	218	77	7235	913	122	2 3	..	1	..	1	13	0
15	9	2	678	131	14296	1573	227	1 8	..	..	5	4	15	0
16	6	2	400	110	11378	1112	164	1 8	..	3	2	2	13	4
	268	121	18857	7452	433249	77353	10016	..	..	903	228	68	0	8
1	11	..	519	..	8963	662	67	1 9	..	..	..	3	17	6
2	564	288	38359	15579	855573	117885	24516	2 5	..	943	591	70	0	0
3	524	101	29917	4805	530914	68477	10339	2 5½	..	400	350	55	0	0
4	37	2	1968	168	49648	4395	398	1 8½	..	110	15	10	0	0
5	22	1	1230	91	33747	4534	529	2 4½	47	52	11	8	4	0
6	5	..	317	..	6508	1021	44	2 10	..	..	..	..	..	..
7	17	..	1259	..	34012	8804	889	5 0	..	91	12	6	3	2
8	234	64	10646	5268	239154	31794	3581	2 3	292	447	145	25	0	0
9	5	..	313	..	7285	770	107	1 10	24	..	6	2	15	6
10	46	9	2073	579	49117	6045	504	2 3	..	98	11	11	8	4
11	32	..	1877	..	36935	5198	473	2 6	47	51	8	9	10	4
12	12	1	673	65	16160	1840	160	2 0	..	..	..	4	3	4
13	..	..	..	..	12283	1530	..	..	..	21	..	..	..	..
14	13	..	878	..	18033	2068	350	1 11	..	30	3	4	16	6
15	11	1	801	95	21796	3656	493	2 10	..	26	21	5	0	4

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.					Owing to the Society for Goods.
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machin- ery, and Fixed Stock.	Investments.	House Prop- erty.	All other Invest- ments.	
		£	£	£	£	£	£	£	£	
<b>SOUTH YORKSHIRE DIST.—Con.</b>										
Masbro' .....	8760	130128	4797	7544	31843	56613	33827	30296	8735	16
Matlock Bank .....	793	4130	852	296	1907	2041	..	968	885	17
Oughtibridge .....	400	3140	..	530	967	1242	..	1751	492	18
Oxcroft .....	192	896	305	146	974	893	..	824	222	19
Pilsley .....	589	4724	1506	457	3596	2636	1500	913	1003	20
Pontefract .....	5406	18943	..	2805	5996	6617	866	12443	510	21
Sheffield and Ecclesall. ....	12651	82221	3861	5485	30853	34176	9072	32434	648	22
Staveley Town .....	1022	11942	..	849	4688	5044	..	5492	1057	23
Stocksbridge .....	2242	45643	170	2028	8898	9816	8051	27838	62	24
Whittington .....	305	1630	1412	264	1974	1922	..	296	248	25
Workshop .....	2791	58154	724	2272	10677	11306	18516	27170	2042	26
	107491	1260771	44831	65569	304329	429016	285667	510904	30907	
<b>Productive Societies:—</b>										
Sheffield Cutlery .....	58	1211	150	528	1307	11	..	510	246	27
" Federated Cutlers .....	82	355	142	10	471	..	..	2	174	28
<sup>b</sup> " Trade Union Sheep Shear Manufacturing ..	72	1747	4691	2390	3903	2700	..	2225	..	29
<b>Total .....</b>	<b>107703</b>	<b>1264084</b>	<b>49814</b>	<b>68497</b>	<b>310010</b>	<b>431727</b>	<b>285667</b>	<b>513641</b>	<b>31327</b>	
<b>WHOLESALE SOCIETY—</b>										
Co-op Wholesale Society..	<sup>i</sup> 1163	1657305	2971928	<sup>ii</sup> 1187680	2341224	2166682	4100	1482994	692030	1
<b>SPECIAL SOCIETY—</b>										
Co-operative Insurance (Manchester)	936	10403	..	<sup>A</sup> 288943	..	27611	66298	214516	5741	1
<b>ISLE OF MAN—</b>										
Foxdale .....	195	500	..	116	450	150	..	219	531	1
Laxey Industrial .....	494	5190	..	166	2243	876	..	2533	334	2
" Old Equitable ....	210	1980	..	290	1339	203	..	628	424	3
<b>Total .....</b>	<b>899</b>	<b>7670</b>	<b>..</b>	<b>572</b>	<b>4032</b>	<b>1229</b>	<b>..</b>	<b>3380</b>	<b>1289</b>	

<sup>i</sup> Societies representing 1,845,415 individual members.

<sup>ii</sup> Including £742,381 Insurance Fund, but exclusive of 2,000 ordinary shares of £10 each (paid up) in the Manchester Ship Canal Company; 7,500 shares of £1 each (paid up) in the Gilsland Convalescent Home; 3,000 shares of £1 each (paid up) in the British Cotton-Growing Association; and £6,500 (paid up) in the North-Western Co-operative Convalescent Homes Association.

<sup>A</sup> Including Insurance Funds.

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.						
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonos on Wages.	Subscriptions.		
										Educational Purposes.	Charitable Purposes.	Co-operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
16	285	75	13974	2921	287004	36785	5230	2 3½	32	365	203	36 13 4
17	16	2	760	68	11759	891	188	1 3	..	8	8	2 12 0
18	6	..	438	..	11956	1278	161	2 7	..	..	5	3 6 8
19	5	..	303	..	7890	995	35	2 4½	23	15	..	1 11 6
20	15	..	870	..	22279	2960	221	2 3	..	10	..	..
21	95	4	4998	228	118642	13249	557	2 7	..	..	2	..
22	235	50	11956	3494	228192	30049	3839	2 2½	..	154	105	40 0 0
23	25	..	1171	..	35259	5185	514	2 6	..	..	3	7 11 10
24	50	14	3332	731	63070	9489	2372	2 4	..	46	41	10 0 0
25	8	..	467	..	8100	602	74	1 3½	..	15	..	2 11 6
26	62	8	3620	404	89058	12380	2815	2 2½	..	..	38	10 0 0
	2335	620	132719	34496	2803337	372542	58456	..	465	2885	1578	330 5 10
27	..	40	..	906	1791	123	57	..	..	..	..	0 10 0
28	..	27	..	679	1468	..	..	..	..	..	..	0 13 4
29	..	..	..	..	11208	1103	..	..	..	..	..	..
	2335	687	132719	36081	2817804	373768	58513	..	465	2885	1578	331 9 2
1	2497	III 14806	266432	III 837314	25675938	630518	81438	0 4	..	42	6323	250 0 0
1	B 148	..	14128	..	C 104615	3199	477	D 2 0	..	..	190	20 0 0
1 2 3	4 13 6	2 5 2	218 670 346	80 230 102	3937 13994 6358	182 1930 871	27 236 92	1 1½ 2 11½ 2 1½	.. .. ..	.. .. ..	.. 6 ..	.. .. ..
	23	9	1234	412	24289	2983	355	..	..	..	6	..

III Including Purchasing Depôts, Shipping Department, Creameries, Building Departments, &c.

B Includes 43 Full-time Agents. C Premiums. D On Members' Premiums.



## NORTH-WESTERN SECTION.

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.					
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital.	Am't Paid as Bonus on Wages.	Subscriptions.		
									Educational Purposes.	Charitable Purposes.	Co-operative Union.
			£	£	£	£	£	£	£	£	£ s. d.
1	2898	1489	154614	82019	3473821	537988	71138	54	3078	2003	493 12 8
2	2235	833	138609	54767	2830424	472177	54944	..	6632	1543	308 16 0
3	747	914	43351	52975	2046646	242118	35158	536	1334	665	196 0 7
4	1518	346	84050	21805	1512636	215362	17612	298	1668	668	194 17 1
5	1121	501	68149	25868	1590249	276827	39447	..	3342	1270	229 4 6
6	758	277	40389	13145	878381	120570	10941	1270	1427	906	149 10 7
7	714	509	46186	30625	1414729	222026	22273	648	845	428	176 12 2
8	1030	668	59718	37688	1426821	215651	22758	562	1880	935	197 19 5
9	3003	1527	166489	105204	3500854	563426	75859	3491	6519	2269	494 15 3
10	1703	1299	98808	84582	2446491	392641	52593	846	4685	1538	310 1 11
11	862	518	48077	29643	1127300	176085	22231	..	2984	435	201 12 0
12	490	156	32113	8550	602518	87357	12121	3	200	366	90 7 8
13	1127	392	70269	22004	1602430	275051	30822	..	4906	1048	256 11 8
14	921	386	59190	25428	1416338	249324	35654	2	2735	862	166 0 6
15	268	121	18857	7452	433249	77353	10016	..	903	228	68 0 8
16	2335	687	132719	36081	2817904	373768	58513	465	2885	1578	331 9 2
17	2497	14806	266432	837314	25675938	630518	81438	..	42	6323	250 0 0
18	148	..	14128	..	104615	3199	477	..	..	190	20 0 0
19	23	9	1234	412	24289	2983	355	..	..	6	..
	24398	25438	1543382	1475562	54925533	5134424	653850	8175	46065	23261	4135 11 10
	23414	25250	1481152	1458041	52805995	4883306	641060	10640	46659	26077	4065 4 6
	984	188	62230	17521	1119538	251118	12790	..	..	..	60 7 4
	..	..	..	..	..	..	..	2465	594	2816	..

## SCOTTISH

RETURN OF TRADE, &c., of Co-operative Societies in the Counties of ABER-  
DUMFRIES, EDINBURGH, ELGIN, FIFE, FORFAR, HADDINGTON, INVERNESS,  
ROXBURGH, SELKIRK, and STIRLING, for 1909,

*a* These particulars are taken from our last year's return. *b* These particulars are taken  
this office or

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.
							House Prop- erty.	All other Investments.	
No. 1—AYRSHIRE DISTRICT—		£	£	£	£	£	£	£	£
Annbank .....	200	1462	..	..	429	3334	..	344	509
Ardrossan .....	1050	9141	5876	1156	4492	9805	..	2306	2632
Auchinleck .....	700	7464	2548	735	4440	3107	..	3450	1196
Beith .....	718	10418	5395	1377	3085	4497	1833	8042	1435
Campbeltown .....	411	5150	713	269	1986	3281	..	1145	487
Carrick (Maybole) .....	650	5907	669	648	2523	4609	885	1388	1124
Carronbridge .....	176	898	120	172	618	..	..	779	132
Catrine .....	628	13157	140	689	3259	2610	1491	7720	1056
Creetown .....	118	384	320	40	120	440	..	457	88
Crosshouse (Kilmarnock)..	648	12565	242	747	2468	5037	..	6146	855
<i>a</i> Dalbeattie .....	108	449	40	41	279	551	..	266	216
Dahnellington .....	370	5820	81	396	1984	920	..	4222	1098
Dalry .....	380	4559	531	85	1824	2131	..	1554	844
Darvel .....	898	26018	4061	1213	3462	9895	4172	15521	1006
Dreghorn (Irvine) .....	657	17644	89	537	2786	3952	5080	7191	231
Dumfries & Maxwelltown..	1866	16644	4109	541	4905	8421	..	10833	2073
Fergushill .....	182	2477	30	125	827	603	..	1330	84
Galston .....	1021	22359	955	2060	3056	9050	..	13814	1323
Glenbuck .....	123	1768	25	184	236	26	..	1925	..
Hurlford .....	835	12434	737	662	2541	10217	..	2325	277
Irvine and Fullarton.....	650	9285	2669	505	2360	5286	..	5473	..
Kilbirnie .....	1496	25733	2564	2497	5585	11859	6129	9413	2351
Kilmarnock Equitable...	7527	137204	1454	4498	22570	51190	30626	44522	1128
Kilwinning .....	796	20130	2018	1055	3704	8555	5735	6508	730
Kirkconnel .....	117	752	17	52	450	4	..	586	222
Largs .....	114	285	655	78	387	425	..	193	258
Manchline .....	581	13077	673	582	2182	1101	4120	8120	1448
<i>b</i> Millport .....	100	1170	219	..	193	37	..	1244	..
Muirkirk .....	681	8952	3092	876	2866	3108	800	6620	997
New Cumnock .....	473	1392	6410	550	3169	4214	..	1441	..
Newmilns .....	1090	25443	9285	933	6745	10943	1124	15550	3908
Old Cumnock .....	287	2937	116	130	631	495	..	2182	260
Patna .....	346	5871	270	333	888	1931	..	3695	708
Stevenson .....	960	15542	7331	1526	4160	8295	1740	11735	..
Troon .....	795	14128	2072	961	4887	8140	700	3992	729
Wigtown.....	164	988	..	14	432	394	..	454	261
Total .....	27916	459587	65526	26267	106529	198463	64435	212516	29166

DEEN, ARGYLE, AYR, BANFF, BUTE, CAITHNESS, CLACKMANNAN, DUMBARTON,  
KINCARDINE, KINROSS, LANARK, LUNLITHGOW, PEEBLES, PERTH, RENFREW,  
arranged in their respective Conference Districts.

from the Registrar's Return for 1908. c These societies have not made a return either to the Registrar.

No. of Employees on Dec. 31st.			Salaries and Wages.		Sales during the Year.	PROFIT.								
Distributive.	Productive.		Distributive.	Productive.		Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.				
			£	£	£	£	£	s. d.	£	£	£	£	s. d.	
1	4	..	341	..	3077	143	67	1 1 6	..	..	..	..	..	
2	94	12	1676	867	30592	3665	365	1 11	..	..	10	..	..	
3	22	21	1253	1113	33373	6078	924	3 2 2	..	9	19	5 16	8	
4	20	9	922	542	23896	3854	426	2 10	..	58	23	5 19	0	
5	9	8	597	499	12464	1553	238	2 2	..	9	21	..	..	
6	25	10	1473	642	22922	2761	298	2 2	..	36	10	6 5	0	
7	5	..	208	..	4095	516	50	2 6	..	..	..	..	..	
8	14	9	613	474	16991	3976	509	2 10	..	14	14	5 6	2	
9	3	..	203	..	3567	547	18	3 0	..	..	2	1 1	10	
10	14	13	864	799	22714	3934	364	3 0	..	53	45	5 14	6	
11	2	..	152	..	3034	185	20	1 2	..	..	..	..	..	
12	9	4	531	282	18147	3081	273	3 0	..	..	18	3 1	8	
13	15	5	735	353	12807	1917	161	2 4	..	20	16	3 12	0	
14	21	20	1333	1116	32025	6219	721	3 2 1	..	28	46	7 5	4	
15	19	14	1053	770	24886	4335	681	2 11	..	89	60	5 5	2	
16	63	11	2501	1372	50273	8812	774	3 2	..	..	13	14 16	4	
17	4	4	212	254	7114	907	109	2 5 1	..	..	2	1 13	6	
18	33	25	2000	1660	47061	8280	841	3 0	..	4	78	8 12	8	
19	2	..	118	..	4864	811	81	3 1	..	1	7	1 1	0	
20	20	14	1394	1096	33171	5592	514	3 0	..	..	67	6 15	0	
21	19	13	1190	722	23538	3674	462	2 9 1	..	70	26	5 11	8	
22	60	32	2319	1783	61698	10444	840	3 1 1	..	45	30	11 16	0	
23	249	117	11437	7494	201785	25947	4672	2 0 3 1	..	265	354	20 0	0	
24	23	16	1417	1034	34919	5989	808	2 11	..	60	31	6 12	4	
25	3	..	113	..	4719	539	27	2 1	..	..	2	..	..	
26	3	..	107	..	2339	252	42	1 10	6	..	..	..	..	
27	9	4	474	222	13007	2532	461	3 3	..	5	30	4 15	4	
28	..	..	..	..	2650	345	..	..	..	..	..	..	..	
29	17	15	1054	943	29818	5163	354	3 2	..	24	42	5 10	0	
30	13	15	850	605	14921	1985	312	2 2 1	..	10	4	4 0	1	
31	31	28	1742	1648	40658	84758	820	2 11 1	..	..	70	8 18	2	
32	7	..	434	..	9747	1490	120	3 0	..	..	5	..	..	
33	9	3	594	286	18093	3143	280	3 0 1	..	..	..	..	..	
34	30	13	1572	957	38036	6152	598	3 0	..	22	60	7 18	8	
35	27	13	1332	1005	27540	4729	631	3 0	..	42	21	6 8	0	
36	5	..	223	..	4321	342	41	1 7	17	..	1	..	..	
			843	448	43037	28538	934832	148367	17302	..	23	864	1127	163 16 1

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.					Owing to the Society for Goods.
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machin- ery, and Fixed Stock.	Investments.	House Prop- erty.	All other Invest- ments.	
		£	£	£	£	£	£	£	£	
<b>No. 2 BORDER COUNTIES DIS.</b>										
Earlston .....	258	1437	767	60	975	1327	..	344	536	1
Galashiels .....	1240	24541	4645	1149	5715	14329	500	11396	3037	2
„ Coal .....	114	1055	..	421	266	232	..	1831	4	3
„ Waverley .....	1180	22841	5895	1076	5794	12800	605	13921	1841	4
Hawick .....	3986	56337	7054	4772	20522	17086	5850	34209	5566	5
Innerleithen .....	432	6063	1622	1247	3172	2753	..	4158	980	6
aJedburgh .....	397	4428	1040	197	2107	3408	..	800	942	7
Kelso .....	302	2329	1283	30	558	257	1483	135	623	8
Langholm .....	528	4222	1780	459	1968	2674	..	3463	646	9
Peebles .....	891	16375	2385	1970	4837	10231	..	6667	1799	10
Riccarton Junction .....	58	520	..	2	258	..	..	902	141	11
Selkirk .....	1106	20610	7953	1773	5689	13390	..	14563	2566	12
Walkerburn .....	304	6300	3301	965	3863	1832	1381	4007	1686	13
<b>Total .....</b>	<b>10796</b>	<b>167058</b>	<b>37725</b>	<b>14121</b>	<b>55724</b>	<b>80369</b>	<b>9819</b>	<b>95796</b>	<b>20367</b>	
<b>No. 3—CENTRAL DISTRICT—</b>										
Auchenheath .....	385	2360	642	394	1555	949	..	1248	1081	1
Bellshill and Mossend .....	1545	24316	4246	1236	7062	12852	..	11305	2028	2
Blantyre .....	1233	14762	5423	1897	5164	10146	..	8065	1462	3
Burnbank .....	1413	4610	19733	1861	5273	7870	..	15022	740	4
Calderbank .....	292	654	4042	248	695	1214	..	3045	535	5
Carlisle .....	981	13978	1059	491	3605	6242	..	6700	1708	6
Carstairs Junction .....	327	1333	4951	114	1780	1578	760	2284	576	7
Chapelhall .....	672	8978	1393	851	3069	3358	..	5660	817	8
Chapelton .....	79	332	10	110	198	68	..	343	60	9
Clarkston .....	119	832	636	146	781	874	..	631	178	10
Cleland .....	600	4000	2130	316	1720	4200	..	730	..	11
Coalburn .....	962	9148	4391	1149	5979	6863	..	3354	2903	12
Coatbridge .....	6353	160099	3078	15779	27295	34225	23200	91515	15323	13
Crofthead .....	778	23021	353	463	4833	3703	3174	14100	..	14
Dalziel (Motherwell) .....	6283	13180	144657	8812	20952	26065	21084	120708	6071	15
Darnagail .....	86	561	150	338	229	71	..	848	359	16
Douglas Provident .....	194	2239	400	197	685	2002	..	665	225	17
„ Water .....	225	2736	567	261	877	1355	..	1014	253	18
Dykehead and Shotts .....	1336	26006	1751	1789	4325	10886	2955	14621	234	19
bForth Provident .....	9	..	..	..	..	..	..	..	..	20
Glenboig .....	267	3921	1460	112	834	3151	..	1599	882	21
Glengowan .....	189	532	2167	79	656	528	..	2240	..	22
Glespiu .....	72	992	20	53	344	..	..	830	..	23
bGreengairs .....	117	1093	514	117	544	106	..	1074	..	24
Hamilton—Central .....	2194	28622	2724	2499	8996	14950	..	11598	3462	25
„ Palace Colliery .....	460	3796	5390	469	1751	2075	..	6570	726	26
Lanark .....	1270	29023	960	422	5877	11633	..	15490	721	27
Larkhall .....	1226	21422	2460	1119	5934	6325	..	12821	2767	28
„ Victualling .....	1571	13868	28635	1149	6598	8203	..	23910	9265	29
aLaw .....	312	2800	4127	159	1219	1197	..	5894	..	30
Leadhills .....	172	870	..	202	843	406	..	610	260	31
Levensseat .....	45	125	340	135	121	..	..	549	..	32
Moffat Mills .....	112	523	1665	157	430	..	852	897	476	33
Newarthill .....	371	6200	131	115	1186	1626	..	3892	462	34
Newmains&Cambusnethan .....	1019	14810	110	630	4950	7613	..	3293	1900	35
Overtown .....	266	6023	..	213	1297	1324	459	2259	530	36
bPlains .....	145	1242	665	13	349	146	..	1425	..	37
Strathaven .....	360	2909	5218	659	1492	1545	250	5884	133	38
Uphall .....	245	2225	500	116	887	928	..	623	674	39
Wanlockhead .....	284	4202	50	225	950	123	1325	2075	875	40
Wishaw .....	2334	34746	3060	2649	6074	17652	2898	15123	2911	41
<b>Total .....</b>	<b>36903</b>	<b>493149</b>	<b>259808</b>	<b>47744</b>	<b>146909</b>	<b>214052</b>	<b>56957</b>	<b>420514</b>	<b>60007</b>	

No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.						
					Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.		
Distributive.	Productive.	Distributive.	Productive.						Educational Purposes.	Charitable Purposes.	Co-operative Union.
		£	£	£	£	£	s. d.	£	£	£	£ s. d.
1	6	3	303	175	5756	460	63	1 6	2	2	1 19 0
2	45	37	2502	2006	51362	8726	1070	3 0½	8	6	10 10 6
3	6		413	..	5398	724	54	2 6	1	2	..
4	38	26	1353	1100	*29445	5145	671	3 0	7	1	7 10 0
5	131	82	6845	4315	142111	26961	2410	3 6	77	87	16 11 2
6	20	12	1693	496	22826	4092	281	3 4	8	8	3 11 6
7	12	3	484	294	8362	482	194	0 11	..	..	3 6 2
8	5	3	255	210	5928	623	85	2 1½	..	..	2 7 4
9	15	7	860	511	21390	4198	208	3 8½	..	9	4 6 0
10	41	13	2055	867	40170	5887	619	2 10	47	29	7 9 8
11	2	..	126	..	2542	335	22	3 2½	..	..	..
12	31	49	2697	1571	48020	8436	946	3 2	28	24	9 8 3
13	15	17	1122	1187	22266	3814	252	3 4	..	19	2 10 4
	367	252	20708	12732	405576	69883	6875	..	2	178	185 69 9 11
1	10	3	651	163	18872	3237	60	3 8	..	7	3 0 0
2	51	29	3333	1754	76436	14068	1169	3 0	60	108	11 13 4
3	55	21	2623	1406	60660	8977	646	3 0	72	92	10 5 6
4	57	28	2768	1126	66966	10521	185	3 0	115	137	11 13 4
5	9	..	528	..	14915	2136	40	2 9	14	15	..
6	22	12	1533	688	39744	6462	567	3 0	8	25	7 16 8
7	8	11	484	588	15149	2155	60	3 1	..	4	2 13 0
8	27	..	1452	..	31062	4672	433	2 9½	66	..	5 9 6
9	2	..	86	..	1874	201	13	2 3½	..	..	..
10	3	..	152	..	4625	774	27	3 4½	..	4	..
11	22	..	1800	..	20000	1800	..	1 6½	..	..	2 0 0
12	33	26	1975	1088	46737	6786	116	3 0	4	21	7 8 0
13	346	148	15398	8416	306717	48879	6267	2 9½	588	298	10 0 0
14	21	10	1497	647	39777	8086	869	3 6	36	38	6 2 6
15	252	156	15841	8742	334976	52938	661	3 0½	400	246	10 0 0
16	3	..	177	..	4561	822	14	3 9½	..	1	..
17	4	2	257	98	7144	910	68	3 7	9	..	1 10 0
18	7	2	706	113	11301	1394	130	2 6	..	4	1 16 10
19	46	20	3232	1477	66783	13404	1144	3 8	50	37	11 3 0
20	..	..	..	..	91	..	..	..	..	..	..
21	10	3	568	121	15765	2288	187	2 8½	27	7	..
22	7	..	456	..	10580	1898	24	3 4	34	5	1 10 0
23	2	..	117	..	3518	491	28	2 8½	12	2	0 12 4
24	..	..	..	..	8124	1818	..	..	..	..	..
25	78	27	4367	1078	89496	14275	1220	3 0	139	105	17 10 0
26	16	..	1123	..	31849	6274	166	3 10	..	60	4 0 0
27	39	18	1867	1360	51781	8443	1209	3 0	184	48	10 10 10
28	40	22	2345	940	51781	9137	975	3 3	55	68	10 4 4
29	50	52	2935	2405	75402	14843	270	3 9	65	35	..
30	11	..	712	..	18113	9355	140	3 4	..	52	..
31	4	2	198	55	7961	1223	37	4 0	..	2	0 9 0
32	1	..	99	..	1536	244	6	3 2	..	3	0 18 8
33	3	..	172	..	5932	915	13	3 0½	..	..	3 2 0
34	11	2	661	136	17776	2963	288	3 0	..	18	8 10 6
35	27	21	1891	1563	48672	8207	669	3 5½	40	28	2 6 4
36	9	..	636	..	13612	2544	252	3 4	..	10	..
37	..	..	..	..	6134	1142	..	..	..	..	..
38	10	5	535	296	12547	1791	145	2 5	2	24	3 0 0
39	6	3	258	170	6784	1122	85	3 2	..	..	..
40	5	..	334	..	7721	1272	142	3 5	..	..	..
41	69	39	4538	1846	84680	16619	1533	3 6	180	155	19 10 10
	1376	662	77745	36276	1736554	289091	19858	..	82	2078	1659 184 16 6

\* 93 weeks' trade.

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.						
		Share Capital.	Loans, including any Overdraft from Bank.	Re-serve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.		
							House Property.	All other Investments.			
CENTRAL DISTRICT—Con. Productive Societies:— Chapelhall Fed rated Baking Hamilton Baking .....	*9 *8	1355 5553	5964 12759	740 1376	1248 3111	2667 6600	.. 1217	5122 10092	754 656	42 43	
Total .....	36920	500057	278531	49860	151268	223319	58174	435728	61417		
No. 4—EAST OF SCOTLAND D.											
Armadaale .....	985	28989	332	2418	3812	4150	5527	21693	1307	1	
Bathgate .....	2810	50435	20	1250	10520	12567	8899	23672	2181	2	
Bonnyrigg .....	524	10318	437	794	2444	2381	..	7773	113	3	
Broxburn .....	1674	14636	5263	1464	9243	12754	..	2181	1281	4	
Dalkeith .....	1141	5241	20592	1412	3975	7712	..	17696	2781	5	
Edinburgh St. Cuthbert's	38706	582136	29085	143734	111333	128952	105805	544780	45909	6	
αGavieside .....	61	1741	103	316	376	..	..	1786	127	7	
Gorebridge .....	1170	22897	1263	1674	7459	8784	1500	8791	8562	8	
αHaddington .....	1119	11055	1419	1649	4550	6926	..	4942	1048	9	
Hillwood .....	1155	14079	8866	1550	4344	8653	..	10318	1778	10	
Juniper Green .....	723	14466	..	2537	3382	6207	..	10263	1370	11	
Leith .....	6095	68762	20324	5981	23285	28387	13720	46820	4446	12	
Musselburgh & Fisherrow	3611	63735	7209	12174	15328	31070	2314	34865	12202	13	
Norton Park .....	1011	5580	4070	1522	4333	4227	2500	2005	600	14	
Penicuik .....	1870	44493	2706	5575	10188	21511	6776	22542	3680	15	
Portobello .....	932	15476	839	867	3440	10407	..	5044	2092	16	
Prestonpans .....	677	6316	1755	2948	1885	4005	661	6439	1796	17	
Rosewell .....	386	700	..	770	1092	25	..	2254	76	18	
Springfield .....	67	357	..	18	181	15	..	414	103	19	
Tranent .....	2436	30508	12309	7954	13640	9237	16463	17433	5235	20	
West Barns .....	432	1320	2649	112	1577	1740	..	1245	350	21	
West Benhar .....	1335	23682	563	786	5020	5850	3240	13655	692	22	
West Calder .....	4819	95778	4264	13862	22603	25090	4895	67328	8198	23	
Productive Society:— Edinburgh Printing .....	73739 152	1112200 10000	119468 7942	211367 8000	263910 506	340650 13975	172300 1500	873939 1470	100927 4189		24
Total .....	73891	1122200	127410	214367	264416	354625	173800	875409	105116		
No. 5—FALKIRK DISTRICT—											
βBanton .....	71	454	147	168	145	168	..	456	..	1	
Bo'ness .....	1800	28641	3034	1185	10589	12000	10262	5525	794	2	
Bonnybridge .....	997	17973	2830	795	5496	7995	..	10507	335	3	
Camelon .....	1409	27571	6220	967	7694	11239	909	14715	2676	4	
Carron .....	406	6023	3728	259	2064	4097	..	2987	1909	5	
βCarronhall and Kinnaird..	189	1995	1056	40	1236	227	..	1628	..	6	
Condorrat .....	166	872	..	345	265	242	..	975	155	7	
Cumbernauld .....	288	2154	93	295	919	320	574	1151	104	8	
Denny and Dunipace .....	997	19687	2260	1921	4408	5209	4561	10721	1493	9	
Grahamston and Bainsford	2617	40301	4470	2214	11475	22717	..	15257	2853	10	
Grangemouth .....	1450	36087	2968	2446	7716	13097	2000	17376	4187	11	
Kilsyth .....	982	8626	25	268	2261	3820	..	4023	1461	12	
αLarbert .....	571	11715	833	335	2926	6930	..	3917	37	13	
αLaurieston .....	323	5151	124	123	1175	1559	..	2593	610	14	
Longcroft .....	746	9134	2174	697	2442	2800	1988	5483	1399	15	
Redding .....	2474	71304	364	4074	8367	1204	1301	68333	6684	16	
Skinflats .....	213	12382	115	296	708	30	..	12301	691	17	
Slamannan .....	972	2424	18390	1980	5895	388	457	18182	1458	18	
Stenhousemuir Equitable	838	14263	268	245	3054	8531	..	3984	653	19	
Total .....	17509	316757	48499	18653	78835	102573	22052	200114	27439		

	No. of Employeea on Dec. 31st.		Salaries and Wagea.		Sales during the Year.	PROFIT.						
	Distri- butive.	Pro- ductive.	Distri- butive.	Pro- ductive.		Net Profit.	In- terest on Share Capital	Aver- age Divi- dend per £.	Bonua on Wagea.	Subscriptions.		
										Educa- tional Pur- posea.	Chari- table Pur- posea.	Co operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
42	..	28	..	2380	25662	4956	408	3 7	15	..	16	..
43	..	67	..	5093	44481	3928	278	1 6	..	..	47	1 0 0
	1376	757	77745	43749	1806697	297975	20544	..	97	2078	1722	185 16 6
1	34	27	1609	1605	52806	11720	1024	4 0	..	85	41	8 1 2
2	76	57	4334	2985	108778	22432	1734	4 0	..	73	64	8 6 8
3	17	15	799	578	21770	3858	370	3 5	..	..	..	4 5 0
4	49	40	2547	2039	52577	10406	641	..	..	..	31	13 6 8
5	31	30	1259	1118	36786	8408	755	4 4	..	..	9	..
6	1513	815	83979	44014	1442969	346093	19005	4 4	..	455	761	50 0 0
7	2	..	106	..	+2046	357	54	3 11	..	..	..	0 10 2
8	49	40	2411	1992	66653	15012	858	4 4	..	..	19	..
9	31	21	1714	1016	43574	8319	431	3 8	..	..	34	8 6 8
10	47	19	2385	1216	48167	11603	485	4 0	..	..	..	..
11	31	19	1278	1082	39912	8376	519	4 0 1/2	..	15	17	5 17 6
12	222	117	10501	7097	202249	42374	2993	4 0	..	100	310	12 10 0
13	159	107	9459	5690	205367	47625	1847	4 5	..	26	75	8 6 8
14	28	20	1802	997	29101	6458	170	3 3	..	10	30	8 6 8
15	78	48	3955	2750	90129	19131	1657	3 8	..	52	88	15 14 2
16	33	11	1802	895	36883	7964	566	3 11 1/2	..	..	8	7 6 2
17	21	13	1289	593	33060	7390	183	4 5	..	..	7	5 12 10
18	6	3	598	234	16870	2225	34	4 0	..	..	16	..
19	3	..	139	..	3580	660	8	4 3	..	..	..	..
20	63	72	4138	3172	111804	24302	1137	4 2 1/2	..	35	18	8 6 8
21	9	5	474	311	11822	1671	56	3 2	..	..	2	..
22	38	23	2421	1389	65043	13705	1065	3 10	..	..	43	8 6 8
23	202	118	11632	6409	254832	57449	3301	4 0	..	120	262	15 0 0
	2742	1620	150631	87182	2975778	677538	38893	..	..	971	1835	188 3 8
24	..	90	..	6029	10858	1088	730	..	104	..	15	1 5 0
	2742	1710	150631	93211	2986636	678626	39623	..	104	971	1850	189 8 8
1	..	..	..	..	3486	608	..	..	..	..	..	..
2	50	38	2369	2333	76311	12674	1223	3 4 1/2	..	8	28	8 6 8
3	43	18	2263	1274	51165	8524	871	3 1 1/2	..	84	37	8 6 8
4	56	35	2869	1881	63851	10106	1122	2 10	..	59	102	8 6 8
5	12	8	817	529	17905	2200	281	2 4	..	..	23	3 7 6
6	..	..	..	..	8122	1236	..	..	..	..	..	..
7	3	..	136	..	6630	1438	41	4 2	..	11	5	..
8	4	..	278	..	10215	1848	78	3 6 1/2	..	8	10	2 5 10
9	40	20	2458	1441	59434	9674	887	3 0 1/2	..	119	..	8 3 6
10	97	48	6026	1854	113485	13448	1463	2 4 1/2	..	63	126	8 7 0
11	53	33	3334	2234	58034	8341	1261	2 9 1/2	..	51	88	10 0 0
12	21	10	1186	776	49397	9665	303	3 11	..	..	15	7 3 6
13	14	7	906	508	23642	3880	554	2 10	..	..	43	4 17 6
14	9	3	548	205	12689	2070	186	3 1 1/2	..	..	8	..
15	17	7	833	564	38657	8275	495	4 0	..	..	38	5 16 4
16	65	25	4108	1958	130518	30612	2449	4 4	..	12	80	..
17	3	4	229	244	11434	1874	609	3 3 1/2	..	..	8	1 13 5
18	35	29	2172	1469	48563	9823	119	3 8	..	24	38	8 6 8
19	32	16	2221	725	39890	5683	541	2 8 1/2	..	36	23	6 14 0
	554	301	32753	17995	823428	141979	12483	..	..	478	632	91 15 3

† Ten months' trade.

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Prop- erty.	All other Invest- ments.		
<b>FALKIRK DISTRICT—Con.</b>										
Productive Societies:—		£	£	£	£	£	£	£	£	
Bainsford & Grahamst'n Bg.	1763	22125	330	840	1219	7337	4518	10954	707	20
b Carronshore Baking .....	293	2193	254	35	277	788	..	1417	..	21
Stenhousemuir Baking.....	1058	9187	..	108	1004	3234	1225	4096	393	22
Total .....	20623	350262	49083	19636	81335	113932	27795	216581	28539	
<b>No. 6—FIFE &amp; KINROSS DIS.</b>										
Anstruther.....	98	682	5	45	416	9	..	442	24	1
Auchtermuchty .....	401	2797	472	197	1318	1094	..	1433	418	2
Buckhaven .....	1695	28163	126	1178	5835	18123	..	9252	2950	3
Burntisland .....	564	9447	1790	781	1648	2006	5284	4495	528	4
Coalton of Wemyss ....	254	5768	30	60	1221	2741	..	3032	630	5
Cowdenbeath .....	1529	28271	1270	2611	9951	16662	1300	8975	..	6
Cupar (Fife) .....	287	1389	30	145	524	226	..	1023	255	7
Dunfermline.. ..	7659	116408	1005	13823	42783	48763	..	57968	..	8
Dysart .....	1012	13298	1425	1046	2260	4861	600	11465	1147	9
East Wemyss .....	506	2496	12367	137	2140	2549	2360	9832	918	10
a Edenvale .....	53	314	..	60	161	200	..	151	48	11
a Falkland .....	90	590	..	..	323	400	..	194	68	12
b Freuchie Equitable .....	80	479	326	143	458	400	..	90	..	13
Gallatown .....	590	1202	1600	166	847	2713	..	974	989	14
a Guardbridge .....	483	4520	35	960	2020	2132	..	1750	506	15
Kelty .....	1766	45153	545	3256	10790	16614	..	24389	2645	16
Kettle .....	236	822	341	96	493	459	..	410	220	17
Kingseat .....	232	3089	600	179	1082	946	..	2605	98	18
Kinross and Vicinity.....	250	1150	331	226	739	458	..	846	253	19
a Lassodie .....	225	2765	152	192	1270	211	..	2620	223	20
Leslie .....	245	3516	..	230	885	327	..	3045	..	21
.. and District.....	975	22983	200	1140	6021	5369	2500	12043	..	22
Leven (Reform) .....	1664	26201	5790	746	7830	24576	..	1865	2500	23
Lochgelly .....	3120	71303	1636	4535	19415	25300	5526	31246	13094	24
Markinch .....	1454	30646	85	930	8232	11001	..	16134	900	25
Methil.....	708	12413	3721	1754	3300	10366	..	8027	1207	26
Newburgh and District ..	196	1474	1665	121	607	1548	..	1392	112	27
Pathhead and Sinclairtown	2994	41428	1667	2188	11136	27913	5139	12085	..	28
St. Andrews .....	270	1229	83	156	725	291	..	835	465	29
Strathkinness .....	76	279	..	25	353	22	..	238	107	30
Townhill ..	590	5708	143	795	2295	3335	..	2457	157	31
West Wemyss .....	248	8688	20	500	1189	1430	..	7441	..	32
Total .....	30490	494671	37460	37761	147267	233045	22709	238754	30462	
<b>Productive Societies:—</b>										
Burntisland Bread .....	283	1384	..	..	219	..	1000	293	..	33
Kettle Baking .....	531	1523	20	160	156	831	..	1114	100	34
Newburgh & Mount Plea- sant Baking .....	310	518	..	85	166	475	..	199	..	35
Total .....	31614	498096	37480	38006	147808	234851	23709	240360	30562	
<b>No. 7—GLASGOW &amp; SUBURBS—</b>										
Annisland .....	482	2040	8079	888	1492	5607	..	4107	981	1
Avonbank (Rutherglen) ..	1435	4334	14876	878	1414	11372	..	8328	983	2
b Blairdardie .....	95	595	104	184	99	..	..	784	..	3
Bridgeton Old Victualling.	1376	4128	..	3707	4021	392	1900	4199	4776	4
Cadder .....	360	3273	..	425	2579	205	..	1801	382	5

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.						
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.		
										Educational Purposes.	Charitable Purposes.	Co-operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
20	..	45	..	3359	32759	5117	829	2 9½	..	16	27	8 6 8
21	..	..	..	..	3196	970	..	..	..	..	..	..
22	..	18	..	1326	14032	2421	346	3 1	..	40	14	..
	554	364	32753	22680	873465	150487	13658	..	..	534	673	100 1 11
1	3	..	101	..	2267	353	32	2 10	..	1	..	0 16 0
2	12	4	449	185	10626	1519	158	2 9½	..	..	..	3 6 2
3	43	42	2363	2126	71046	14922	816	3 9	..	..	30	10 0 0
4	22	6	1005	382	20366	3385	326	2 6	..	30	12	4 3 4
5	6	2	323	172	9890	2092	220	4 2	..	..	1	2 0 10
6	58	37	3392	1971	75041	14509	1384	3 7½	..	102	48	8 8 0
7	4	4	454	257	5783	868	64	3 0	28	..	2	2 6 10
8	232	172	11509	10252	293650	55690	4570	3 4½	..	274	222	20 0 0
9	33	10	1388	700	36119	8031	550	4 4	..	37	11	7 5 2
10	14	7	833	559	23063	5165	69	4 6	..	..	4	3 19 0
11	1	..	70	..	1124	80	16	1 6	..	..	..	..
12	2	2	84	86	2431	264	29	2 5	..	..	..	..
13	..	..	..	..	1374	66	..	..	..	..	..	..
14	8	6	358	482	16736	3680	58	4 4	..	..	1	..
15	13	6	525	320	18225	4387	203	3 10	..	..	7	4 0 6
16	60	64	3808	4315	114361	22117	1977	3 7	..	202	..	15 0 0
17	3	1	162	67	3506	341	40	2 0	..	..	1	2 0 4
18	5	5	312	263	11373	2004	120	3 11	..	..	21	1 18 4
19	3	..	93	..	5724	1229	50	3 6	..	..	..	..
20	7	..	394	..	14348	3005	128	4 3	..	4	5	1 18 4
21	3	..	159	..	5862	1510	145	4 10	..	..	3	..
22	30	14	1355	794	36793	10363	921	4 6	..	23	29	8 4 4
23	43	48	2229	2616	71477	12880	1040	4 1	..	79	19	8 6 8
24	103	85	6353	4529	182168	34666	2190	3 7	..	190	96	13 11 5
25	50	25	2770	1725	71916	15518	1241	4 1	..	15	15	11 10 0
26	22	18	1011	1245	34552	8091	477	4 6	..	15	9	5 12 0
27	4	1	217	71	4640	758	66	3 1	..	3	3	1 10 0
28	90	56	4856	3227	94799	20274	1930	3 9	..	106	16	20 0 0
29	7	3	348	179	6963	1334	58	2 11	..	12	3	2 4 8
30	2	..	71	..	1365	191	12	3 0	..	..	..	0 12 6
31	19	11	1097	761	25714	4915	278	3 8	..	46	..	..
32	6	2	330	160	10806	2813	346	4 6	..	..	..	2 0 4
	908	631	48419	37444	1284108	257020	19514	..	28	1139	558	160 14 9
33	..	5	..	359	2276	312	61	..	..	..	..	..
34	..	12	..	686	6688	946	74	2 10	..	..	1	4 13 4
35	..	5	..	278	1913	235	25	2 8	..	..	3	..
	908	653	48419	38767	1294985	258513	19674	..	28	1139	562	165 8 1
1	26	..	1310	..	21439	2690	93	2 4	..	43	15	4 1 8
2	54	..	3197	..	54312	7466	209	2 7	..	132	86	11 1 6
3	..	..	..	..	3331	521	..	..	..	..	..	..
4	40	12	2069	974	76123	15326	..	1 0	..	..	17	..
5	19	..	1109	..	29939	3245	152	2 9	..	..	5	2 17 6

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, including any Overdraft from Bank.	Re-serve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.
		£	£	£	£	£	£	£	£
<b>GLASGOW &amp; SUBURBS—Con.</b>									
Cambuslang .....	1478	10000	15978	1227	4468	18204	..	6358	..
bChryston .....	150	988	1330	47	270	1027	..	1078	..
Clydebank .....	4927	55365	31871	4739	25462	34095	22000	17159	8243
Cowlairs .....	7620	80554	21373	11749	20860	23723	17404	59041	9476
Dalmuir .....	863	2956	15288	..	2648	1728	11050	1751	1392
Dumbarton Equitable .....	3270	71894	28207	3222	17509	19642	..	68085	3304
Duntocher and Hardgate .....	286	1238	1073	250	500	1298	..	1040	902
East Kilbride .....	192	1743	1073	387	487	1722	..	1536	384
Gilbertfield .....	530	4142	6117	684	535	3107	..	7322	..
Glasgow-Drap'y & Furnish. ....	1938	30110	60233	5846	29827	52126	..	14417	2344
" Eastern .....	8860	17486	76080	6912	31289	24441	12946	45109	6048
" Kinning Park .....	17429	214255	51595	16601	58493	90036	..	161248	5157
" London Road .....	2286	3144	7553	1043	2586	4655	..	6705	476
" Progress .....	1994	16431	1506	461	6035	4917	..	7904	666
" St. George .....	15270	38403	149760	12818	57028	90376	..	72702	5482
" St. Rollox .....	3951	21741	13430	4671	8754	21668	..	14680	9614
Hallside .....	211	773	649	305	472	16	..	1633	..
Kirkintilloch .....	1580	24413	208	995	5337	5964	7103	8861	197
Lennox (Dumbarton) .....	1553	8509	4805	717	6877	4460	2953	1222	2677
Lennoxtown .....	393	4607	2306	174	1255	3447	..	3755	1340
Milngavie .....	466	5724	160	580	1225	2682	..	2702	991
Newton .....	433	2418	4026	381	246	2282	..	4872	..
bRutherglen Vict'g & B'kg .....	412	380	3723	272	356	1227	..	2792	..
Shettleston .....	4596	35271	22381	4923	10507	20948	..	38331	399
Stonefield .....	407	2895	1880	1000	1748	3581	..	1080	582
Tollcross .....	1189	4700	24610	1165	4203	9690	7000	9756	..
Uddingston .....	1690	5802	25493	2137	5667	8248	3763	16308	3874
Vale of Leven (Alexandria) .....	3882	73942	5356	5857	18724	25789	19088	44923	434
	91604	754254	601123	95245	333773	498770	105207	641539	65104
<b>Special Society:—</b>									
Scottish Guild of Handicraft .....	25	573	1262	..	869	145	..	2	754
	91629	754827	602385	95245	334642	498915	105207	641541	65858
<b>Productive Societies:—</b>									
Glasgow—Civic Press .....	193	1300	870	589	194	1193	..	299	1349
" Scottish Newsp'r .....	48	148	107	150	..	..	..	903	434
" United Baking .....	171	156851	211932	57540	42543	232572	8178	130135	20123
	92041	913126	815344	153524	377379	732680	113385	772878	87764
<b>No. 8—PERTH, FORFAIR AND ABERDEEN DISTRICT—</b>									
Aberdeen Northern .....	19749	141204	11980	10371	68435	116293	..	52530	687
Aberthaven .....	75	113	..	69	102	..	..	160	65
Arbroath Equitable .....	1383	16834	..	769	3979	6434	1535	7265	1183
" Friendly Coal .....	2551	2231	170	1478	524	1570	300	686	2147
" High Street .....	1660	19907	4439	411	3363	12756	..	14581	1418
" West Port .....	2175	17020	..	..	5657	9191	..	3025	986
Auchterarder Feus .....	239	780	2216	134	780	440	643	1389	270
" Provident .....	197	1451	350	110	735	348	..	646	469
aBanchory .....	402	900	600	720	912	1420	..	..	180
Blairstown .....	292	939	505	228	462	1136	..	483	434
Brechin Equitable .....	2025	28813	507	802	6859	11187	..	12272	2511
" United Association .....	1646	16030	..	..	5384	4272	2000	5132	2546

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.						
	Distributive.	Pro- ductive.	Distributive.	Pro- ductive.		Net Profit.	In- terest on Share Capital	Aver- age Divi- dend per c.	Bonus on Wages.	Subscriptions.		
										Educa- tional Pur- poses.	Chari- table Pur- poses.	Co-operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
6	42	22	2485	962	49990	7638	390	2 8	..	51	70	8 8 0
7	..	..	..	..	6954	653	..	..	..	..	..	..
8	279	48	13389	3212	194076	23534	2395	2 1	..	241	180	40 10 0
9	354	97	18638	5039	296543	42146	3889	2 6	..	..	783	15 0 0
10	28	1	1410	78	11526	726	92	1 0	..	2	10	..
11	154	64	7297	2990	120806	20661	2840	2 10	..	178	225	8 6 8
12	8	..	445	..	9628	1243	36	2 4	..	12	1	..
13	4	..	258	..	6220	966	74	2 11½	..	..	7	1 8 4
14	15	..	1047	..	24726	3985	363	2 11	..	64	32	4 3 4
15	139	189	7421	12717	113060	6115	1537	3 0	880	..	154	14 16 6
16	322	93	16606	4344	263676	30964	800	2 0½	2307	434	312	15 0 0
17	819	116	39084	7543	530313	69125	10360	1 11	4480	880	281	25 0 0
18	54	..	2979	..	48814	5477	164	2 3	218	92	84	10 0 0
19	34	21	2294	1293	53405	984	656	..	..	..	23	8 6 8
20	1200	160	42505	7700	484970	50829	1850	1 10	4576	997	140	27 0 0
21	167	11	8201	645	105556	10149	944	1 10	..	176	50	12 0 0
22	7	..	525	..	10770	1481	56	2 9½	..	4	13	1 14 3
23	61	32	2832	1786	61686	10061	1191	2 10½	..	29	152	8 6 8
24	64	11	2097	897	39946	8960	271	3 4½	..	..	8	..
25	10	4	591	246	18715	2486	210	2 7½	..	..	10	3 3 0
26	26	..	954	..	19067	2913	162	2 9	121	32	12	3 10 0
27	10	..	627	..	14754	2331	115	3 0	..	5	16	..
28	..	..	..	..	18510	3191	..	..	..	..	..	..
29	162	34	8093	1652	152481	24096	1627	2 10½	..	251	98	8 6 8
30	14	4	900	352	20887	3702	104	3 6½	..	..	13	..
31	45	9	2576	473	46746	6802	236	2 10	..	27	29	10 0 0
32	73	29	8872	1185	82740	12895	290	2 11½	..	45	45	12 10 0
33	150	91	7290	5210	154855	24398	3319	2 7½	668	215	248	12 0 0
	4380	1048	203001	59298	3143564	407759	34425	..	13250	3910	3119	267 10 9
34	6	..	412	..	1795	..	..	..	..	..	..	..
	4386	1048	203413	59298	3145359	407759	34425	..	13250	3910	3119	267 10 9
35	..	24	..	1622	3503	204	63	..	..	15	..	..
36	..	2	..	343	2813	37	7	..	..	..	19	0 10 0
37	..	1233	..	84138	565749	56981	7677	1 7	6603	808	408	25 0 0
	4386	2307	203413	145401	3717424	464981	42172	..	19853	4733	3546	293 0 9
1	778	361	37566	21442	643696	102913	3528	3 3	..	..	395	40 0 0
2	1	..	65	..	2309	321	6	3 0½	..	..	..	..
3	26	15	1274	824	32637	5536	796	3 0	..	..	44	8 6 8
4	10	..	954	..	8575	1081	60	2 4	..	2	11	..
5	40	13	1941	880	42844	7102	1034	2 11½	..	40	54	10 0 0
6	32	32	1768	1924	43674	6021	635	2 10	..	..	41	..
7	4	..	187	..	5340	763	39	2 7	..	5	5	..
8	4	..	222	..	3995	548	61	2 6	..	..	2	..
9	7	2	490	..	6125	..	..	1 10	..	..	..	..
10	7	3	339	169	8331	1273	45	3 0	..	..	..	..
11	37	35	1494	1417	*32031	5440	723	3 0	..	61	27	8 6 8
12	25	31	1518	1494	29054	4507	506	2 10	30	..	18	..

\* 41 weeks' trade.

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, including any Overdraft from Bank.	Re-serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Prop-erty.	All other Invest-ments.		
PERTH, FORFAR, & ABERDEEN DISTRICT—Con.										
Carnoustie Association....	1116	£ 4502	£ 2778	£ 60	£ 3487	£ 4086	£ ..	£ 912	£ 1560	13
" Equitable .....	477	1133	3383	22	1927	2468	..	..	716	14
Crieff .....	215	692	78	83	389	..	..	340	246	15
Don (Port Elphinstone) ..	1037	6216	..	850	4868	4959	..	258	..	16
aDundee (City of) .....	2044	8400	..	858	4749	2287	..	2570	3199	17
" Coal Supply .....	2185	3838	23	442	400	1098	..	3814	361	18
" Eastern .....	6862	62086	..	17480	19133	16924	10424	28891	16215	19
Dunning .....	83	126	..	57	144	4	..	47	64	20
Forfar Coal .....	1196	1083	..	217	37	410	..	744	857	21
" East Port Saving ..	242	366	1195	25	253	1434	..	..	34	22
b " Free Trade Saving..	455	715	2755	243	1416	1736	..	561	..	23
" High Street .....	252	375	1470	..	410	1694	..	..	33	24
b " Northern .....	283	394	1480	..	403	1021	..	450	..	25
" Victoria Coal .....	893	788	..	175	32	125	..	501	1015	26
" West Port .....	244	352	..	..	214	38	..	350	229	27
b " West Town .....	239	354	1808	6	388	1546	..	234	..	28
Fraserburgh .....	257	602	..	39	465	173	..	218	40	29
Huntly .....	86	147	..	10	103	37	..	..	27	30
Inverness .....	260	942	79	25	597	290	..	305	185	31
Kirriemuir .....	1174	4861	..	107	3372	2235	..	1892	689	32
" Coal .....	356	304	..	138	45	138	..	130	320	33
bLerwick .....	198	503	480	169	394	54	..	704	..	34
" Monifieth Coal.....	111	43	..	20	17	..	..	26	65	35
bMontrose Baking & Grocery	1243	1745	2671	596	1264	2428	..	1320	..	36
" Baking & Trading ..	706	1482	..	56	790	319	..	1212	386	37
Muthill .....	140	137	50	69	189	43	..	164	153	38
Perth (City of) .....	6463	24456	111698	12108	43730	67768	17351	37331	..	39
" Coal .....	2475	1919	5788	1026	169	3195	..	6109	278	40
aPeterhead .....	175	427	..	98	864	82	..	266	..	41
Strathisla .....	513	1908	..	193	1741	269	..	741	..	42
Thurso .....	1090	8874	14	1341	3569	3268	..	4960	1067	43
Wick and Pulteney Town	414	1418	1000	13	365	2032	..	573	280	44
	65878	387410	157517	51618	193116	287203	32313	193192	40865	
Productive Societies:—										
Abernethy Baking .....	200	100	..	163	219	388	..	160	44	45
Auchterarder Baking .....	452	1190	715	70	238	868	..	..	135	46
Total .....	66530	388700	158232	51851	193573	288459	32313	193352	41044	
No. 9—RENFREWSHIRE DIST.										
Barrhead .....	3073	18735	53260	5805	9131	37748	1757	31158	1845	1
Bridge of Weir .....	250	945	2158	160	578	1086	1760	1148	168	2
Busby .....	250	542	2229	142	522	984	..	1855	174	3
Cathcart .....	466	2993	3311	340	561	3862	..	2844	374	4
Greenock—Central .....	4340	26639	38876	4664	18634	45566	..	9811	4125	5
" East End .....	460	3269	9574	388	2308	1536	9140	1122	483	6
Howwood .....	121	1685	44	79	542	137	..	1249	80	7
Hurlet and Nitshill .....	240	681	7266	509	602	6079	..	1828	543	8
Johnstone .....	1378	27402	1751	1253	6292	16056	..	9124	844	9
Kilbarchan .....	503	11558	1675	716	1734	2513	1564	8234	300	10
Linwood .....	262	3782	40	366	726	49	..	2880	1113	11
Lochwinnoch .....	225	1903	4390	144	1088	5792	..	417	199	12
Newton Mearns .....	200	3065	1100	134	242	2174	..	2104	352	13
Paisley Equitable .....	1631	4428	27218	849	3960	15485	..	13975	1496	14
" Provident .....	7770	33762	113909	11979	18887	52655	39000	57637	4855	15
" Underwood Coal ..	368	2537	1105	1587	215	2160	..	4639	1598	16
Pollokshaws .....	1307	12274	4513	1578	3186	9532	..	6543	991	17

No. of Employees on Dec. 31st.			Salaries and Wages.		Sales during the Year.	PROFIT.						
						Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.		
Distributive.	Productive.	Distributive.	Productive.	Educational Purposes.						Charitable Purposes.	Co-operative Union.	
			£	£	£	£	£	s d.	£	£	£	£ s. d.
13	21	16	1071	924	15915	1671	221	2 1	..	4	1	..
14	8	5	494	380	10661	1145	55	2 6	..	..	..	..
15	5	2	249	143	4795	491	33	2 2	..	..	..	1 13 2
16	29	11	916	673	20522	2090	309	2 1	..	..	..	..
17	60	12	2332	865	55089	7117	398	2 6	..	71	10	16 13 4
18	23	..	1255	..	9269	974	160	2 0	..	..	..	8 10 4
19	238	44	11546	4116	270008	43279	2487	3 1	..	..	..	..
20	1	..	47	..	989	92	5	1 11½	..	..	..	..
21	..	..	123	..	3802	392	..	1 10	..	..	..	..
22	3	2	165	157	5872	932	15	3 8	..	..	..	..
23	..	..	..	..	10719	1770	..	..	..	..	..	..
24	3	3	165	187	5730	950	19	3 8	..	..	..	..
25	..	..	..	..	6373	1011	..	..	..	..	..	..
26	8	..	135	..	3386	388	10	2 3	..	..	..	..
27	4	3	200	242	5949	1015	14	3 6	..	..	..	..
28	..	..	..	..	4813	758	..	..	..	..	..	..
29	8	..	266	..	4741	643	18	2 2	..	..	2	..
30	3	..	118	..	1799	60	7	1 4	..	..	..	..
31	8	2	357	141	4937	355	36	1 5	..	5	1	2 0 8
32	21	10	1015	572	25792	2955	235	2 6	..	..	..	..
33	..	..	60	..	1545	183	10	2 6	..	..	..	..
34	..	..	..	..	3679	377	..	..	..	..	..	..
35	..	..	14	..	402	20	2	1 2	..	..	..	..
36	..	..	..	..	21492	3230	..	..	..	..	..	..
37	11	4	476	260	6935	455	190	1 6	..	..	..	..
38	3	3	107	142	1622	56	2	1 6	..	..	..	..
39	273	224	13620	10383	267399	39024	933	2 11	..	673	210	20 0 0
40	18	..	1645	..	13081	1769	303	2 6	..	2	11	4 3 4
41	5	..	192	..	3275	..	20	1 3	..	..	..	1 9 2
42	10	6	423	264	9274	880	98	2 0	..	..	..	..
43	20	5	956	180	17679	1996	367	2 1½	..	13	13	..
44	3	4	238	208	3195	214	66	1 2	..	..	..	..
1757			848	86003	47987	1678850	251747	13446	..	30	876	845 121 3 4
45	1	3	42	188	2193	222	5	2 9	..	..	..	..
46	2	5	113	377	4259	703	26	3 0	..	..	3	..
1760			856	86158	48547	1685302	252672	13477	..	30	876	848 121 3 4
1	119	55	4808	3656	100857	15063	738	2 6½	..	186	359	15 0 0
2	4	..	265	..	5319	565	45	2 1	..	..	5	2 1 8
3	7	..	407	..	7800	1165	28	2 6	41	6	20	2 1 8
4	15	..	820	..	15178	1525	22	2 0½	..	6	2	3 17 8
5	199	53	8548	3079	123815	15369	1350	2 0½	745	..	155	20 16 8
6	24	5	1093	384	16081	1757	153	1 11	..	13	5	3 18 8
7	3	..	150	..	5592	871	87	2 8½	..	2	6	1 0 0
8	8	..	521	..	13045	2316	31	3 6	..	19	19	1 19 10
9	50	18	2915	1219	48548	6214	1159	2 0	..	64	101	12 2 0
10	17	3	1011	152	21661	2941	526	2 4	..	20	48	4 2 11
11	7	..	453	..	19217	2275	220	3 1½	59	7	21	2 2 8
12	7	3	375	254	9108	1186	93	2 6½	..	..	11	1 16 2
13	5	..	313	..	8098	1630	139	3 11½	..	..	23	1 15 0
14	73	16	2770	1126	51180	5864	228	1 10½	357	146	129	13 6 8
15	336	78	13540	5964	244014	34304	1690	2 1	1999	815	509	25 0 0
16	48	..	2669	..	25398	3459	126	2 2	263	24	71	3 1 4
17	51	..	3208	..	45166	6125	500	2 6	..	94	94	10 11 10

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.					Owing to the Society for Goods.
		Share Capital.	Loans, including any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machin- ery, and Fixed Stock.	Investments.			
							House Prop- erty.	All other Invest- ments.		
		£	£	£	£	£	£	£	£	
RENFREWSHIRE DIST— <i>Con.</i>										
Port Glasgow— Fore Street	1076	4256	11779	511	2719	8246	..	6715	303	18
"    Provident..	1255	7550	10612	704	3108	6374	..	11008	..	19
Renfrew Equitable.....	1143	6593	17340	1385	3282	7871	..	14393	1550	20
Thornliebank .....	511	1983	12965	237	1353	2072	6360	5723	1891	21
	26829	176617	325115	33530	79670	227977	59581	194407	23284	
Productive Societies:—										
Paisley Manufacturing....	3122	88309	51703	4224	28350	21968	3837	39252	7852	22
Scottish Laundry Associa- tion (Barrhead) .....	60	1795	6009	541	126	5742	..	2705	363	23
Total .....	30011	216721	382827	38295	108146	255687	63418	236364	31499	
NO. 10-STIRLING, WEST FIFE, AND CLACKMANNAN DIST.—										
Aberfoyle .....	127	547	25	164	231	8	..	524	293	1
Alloa ..	4121	83417	7793	5405	20530	30668	19865	33062	1621	2
Alva Bazaar .....	1016	12431	283	1120	4894	2777	..	6961	938	3
Balfron .....	107	264	..	21	110	35	..	248	47	4
Bannockburn ..	1731	27387	..	3306	7939	13928	4521	4510	5078	5
Clackmannan .....	340	7952	172	336	1161	2518	778	4962	941	6
Coalsnaughton .....	243	2301	679	450	965	912	..	1868	720	7
Deanston .....	101	128	31	104	226	9	..	272	26	8
Dunblane .....	359	8150	12	282	1165	1725	..	6118	108	9
Menstrie.....	162	2299	100	94	722	890	..	877	255	10
Newtonshaw .....	675	9310	748	896	2267	2687	882	5535	1362	11
Stirling .....	3489	44192	3963	2237	13044	28672	..	14293	794	12
Tillicoultry .....	1279	13805	133	745	3325	3708	1800	6716	2350	13
	13750	212183	13939	15160	56579	88537	27846	85946	13933	
Productive Society:—										
Alva Baking .....	761	6892	70	1889	599	3494	791	4289	290	14
Total .....	14511	219075	14009	17049	57178	92031	28637	90235	14223	
Wholesale Society:— Scottish Wholesale (Glas- gow) .....	*276	410988	2338004	574956	944521	626450	68150	1608905	289457	15

\* Societies, and 552 employé members.

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.						
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.		
										Educational Purposes.	Charitable Purposes.	Co operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
18	40	12	1423	956	28196	4628	720	2 9	33	7	14	..
19	46	9	1626	665	30790	5023	892	2 8½	234	12	50	10 0 0
20	46	3	2629	216	50020	6786	272	2 6½	..	144	43	9 8 2
21	17	..	1003	..	21975	3101	85	2 8	27	10	37	4 8 2
	1122	255	50547	17671	885058	122267	9104	..	3758	1575	1724	148 11 1
22	..	360	..	19844	112605	11388	1911	0 9	740	62	155	24 2 8
23	..	161	..	5749	12168	1471	88	2 0	..	6	15	0 9 2
	1122	776	50547	43264	1009831	135126	11103	..	4498	1643	1894	173 2 11
1	5	..	222	..	4540	645	14	3 4	..	5	2	0 19 0
2	140	118	6947	5839	173291	32574	2994	3 6½	..	302	135	12 0 0
3	23	14	1174	309	31436	5313	481	3 5	..	62	57	8 8 10
4	3	..	176	..	2236	223	8	2 0½	..	..	..	0 17 0
5	48	41	2985	2020	80328	16155	1232	3 10	..	107	55	10 0 0
6	11	5	680	294	18158	3821	345	3 11	..	16	24	2 14 4
7	7	4	355	251	10847	2970	105	4 2½	..	1	7	..
8	1	1	72	96	2951	485	7	3 3	34	1	2	..
9	11	2	596	187	12665	2641	390	3 6½	..	6	5	3 1 4
10	4	2	222	132	5382	959	81	3 3½	..	12	6	1 6 8
11	22	22	1301	966	29357	5645	440	3 6½	..	..	123	5 13 4
12	113	61	5618	4055	120390	20838	2088	3 1	..	189	30	8 6 8
13	33	30	1602	1300	41890	9574	488	3 10	..	60	10	8 6 8
	421	300	21950	15449	533471	101843	8733	..	34	761	456	61 13 10
14	..	12	..	815	9024	2074	277	3 7	..	3	26	..
	421	312	21950	16264	542495	103917	9010	..	34	764	482	61 13 10
15	2224	5323	94148	239592	7457136	292238	20812	0 8	13892	..	2357	85 0 0

## SUMMARY OF THE

NAME OF DISTRICT.	No. of Societies.	No. of Members.	LIABILITIES.			ASSETS.				
			Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.
			£	£	£	£	£	£	£	£
No. 1—AYRSHIRE.....	36	27916	459587	65526	26267	106529	198463	64435	212516	29166
„ 2—BORDER COUNTIES..	13	10796	167058	37725	14121	55724	80369	9819	95796	20367
„ 3—CENTRAL .....	43	36920	500057	278531	49860	151268	223319	58174	435728	61417
„ 4—EAST OF SCOTLAND.	24	73891	1122200	127410	214367	264416	354625	173800	875409	105116
„ 5—FALKIRK .....	22	20623	350262	49083	19636	81335	113932	27795	216581	28539
„ 6—FIFE AND KINROSS..	35	31614	498096	37480	38006	147808	234351	23709	240360	30562
„ 7—GLASGOW & SUBURBS	37	92041	913126	815344	153524	377379	732680	113385	772878	87764
„ 8—PERTH, FORFAR AND ABERDEEN .....	46	66530	388700	158232	51851	193573	288459	32313	193352	41044
„ 9—RENFREWSHIRE ....	23	30011	216721	382827	38295	108146	255687	63418	236364	31499
„ 10—STIRLING, WEST OF FIFE, & CLACKMANNAN	14	14511	219075	14009	17049	57178	92031	28637	90235	14223
WHOLESALE SOCIETY.....	1	276	410938	2358004	574956	944521	626450	68150	1603905	289457
Totals, 1909.....	294	405129	5245820	4324171	1197332	2487877	3200366	663635	4973124	739154
Totals, 1908.....	295	401625	5174190	4285768	1105548	2358615	3200593	577986	5038066	680459
Increase .....	..	3504	71630	38403	92384	129262	..	85649	..	58695
Decrease .....	1	..	..	..	..	..	227	..	64942	..

## SCOTTISH SECTION.

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.					
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital.	Am't Paid as Bonus on Wages.	Subscriptions.		
									Educational Purposes.	Charitable Purposes.	Co-operative Union.
			£	£	£	£	£	£	£	£	£ s. d.
1	843	448	43037	28538	934862	148967	17302	23	864	1127	163 16 1
2	367	252	20708	12732	405576	69889	6875	2	178	185	69 9 11
3	1376	757	77745	43749	1806697	297975	20544	97	2078	1722	185 16 6
4	2742	1710	150631	93211	2986636	678626	39623	104	971	1850	189 8 8
5	554	364	32753	22680	873465	150487	13658	..	534	673	100 1 11
6	908	653	48419	38767	1294985	258513	19674	28	1139	562	165 8 1
7	4386	2307	203413	145401	3717124	464981	42172	19853	4733	3546	293 0 9
8	1760	856	86158	48547	1685302	252672	13477	30	876	848	121 3 4
9	1122	776	50547	43264	1009831	135126	11103	4498	1643	1894	173 2 11
10	421	312	21950	16264	542495	103917	9010	34	764	482	61 13 10
11	2224	5323	94148	239592	7457136	292238	20312	13892	..	2357	85 0 0
	16703	13758	829509	732745	22714409	2852785	213750	38561	13750	15246	1608 2 0
	16767	13713	815358	755442	23119168	2918612	215500	38996	14827	16705	1607 16 0
	..	45	14151	..	..	..	..	..	..	..	0 6 0
	64	..	..	22697	404759	65827	1750	435	1047	1459	..

**SOUTHERN**

RETURN OF TRADE, &c., of Co-operative Societies in the Counties of  
ISLE OF WIGHT, LONDON, KENT, MIDDLESEX, OXFORD,  
arranged in their respective

*a* These particulars are taken from our last year's return. *b* These particulars are taken  
this office or to

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.
		£	£	£	£	£	£	£	£
<b>No. 1—NORTH METROPOLITAN DISTRICT—</b>									
Anchor (London) .....	781	502	11	300	304	66	..	898	198
Berkamstead .....	603	7041	5756	270	2354	9180	1307	857	391
Brentwood .....	812	4260	737	174	1335	2693	..	1544	176
Chesham .....	774	5232	1018	253	1664	5482	..	885	59
Co-op. Brotherhood Trust (London) .....	175	455	..	65	350	52	..	420.	8
<i>b</i> Co-op. Institute (London)..	80	663	910	..	431	68	..	216	..
Croxley .....	196	999	..	178	586	407	..	422	38
Ealing .....	100	171	1429	..	152	1430	..	60	102
Edmonton .....	8848	33348	10333	2170	12897	25064	3747	9645	538
Enfield Highway .....	4360	37543	4752	1566	17829	17349	4318	7404	1995
Epping .....	489	3276	1650	333	952	3651	..	942	134
<i>b</i> Euston (London) .....	696	289	..	971	610	..	..	650	..
Gothie (Edmonton) .....	93	122	..	100	208	41	..	116	112
Grays .....	5275	44780	2775	3658	15049	28205	..	14102	1275
Hemel Hempstead .....	131	286	27	10	209	81	..	125	34
Hendon .....	617	4482	1236	232	1435	2568	1050	1642	..
<i>a</i> High Barnet .....	350	749	529	..	647	211	..	386	270
Hoddesdon .....	137	850	..	122	394	17	..	575	67
Kilburn .....	320	1374	884	27	681	643	..	681	730
Perseverance (London) ..	111	190	77	..	80	34	..	157	16
Radlett .....	275	2187	1563	45	1720	2517	..	270	248
Railway Clearing House	1202	1422	7202	1033	5148	1916	..	1299	3693
St. Albans .....	409	1026	20	30	401	172	..	588	49
St. Clements .....	136	159	..	12	56	67	..	77	..
Southend .....	372	1079	4	..	631	212	..	370	155
Stratford .....	21236	255804	4464	5661	48254	118733	59021	56663	..
Tring .....	903	13851	1166	237	2139	3043	8281	2224	371
Watford .....	2940	12885	5462	1219	8199	11998	..	2304	135
Wealdstone ..	290	334	83	23	276	108	..	287	2
West London .....	4287	12939	4780	380	5745	10454	..	3567	122
Willesden and District ..	1830	4102	4158	290	4139	2511	1409	1685	273
"    Junction .....	451	3233	322	180	701	59	..	3304	..
Yiewsley and West Drayton	410	1195	1455	143	390	1587	703	491	41
	59695	456828	62803	19682	135966	250619	79836	114796	11232
Supply Associations:—									
Canteen & Mess (London).	327	12378	52067	..	17438	33843	1202	1661	39554
Civil Service Supply Assoc.	77522	355348	33843	114317	314826	182837	22347	120813	13106
	137544	824554	148713	133999	468230	467299	103385	237270	63892

## SECTION.

BEDFORD, BERKS, BUCKS, CAMBRIDGE, DORSET, ESSEX, HANTS, HERTS, NORFOLK, SUFFOLK, SUSSEX, and WILTS, for 1909, Conference Districts.

from the Registrar's Return for 1908. c These societies have not made a return either to the Registrar.

No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.						
Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital.	Average Dividend per £.	Bonus on Wages.	Subscriptions.		
									Educational Purposes.	Charitable Purposes.	Co-operative Union.
1	5	..	£ 406	£ ..	£ 13620	£ 46	10	..	£ 1	£ ..	£ s. d. 6 7 8
2	23	5	1262	188	19335	1760	320	1 5 4	22	34	17 4 11 8
3	11	6	625	207	13466	1167	198	1 4	49	22	1 5 7 0
4	13	4	773	260	16498	1886	231	2 0	19	..	15 6 6 4
5	3	..	230	..	2010	22	3	0 3	..	8	.. 1 8 8
6	..	..	..	..	1636	..	..	..	..	..	.. 1 1 0
7	4	..	202	..	7967	874	45	2 0	56	..	.. 1 1 0
8	3	..	186	..	1406	2	..	..	..	..	.. ..
9	180	31	10793	2667	196338	8031	1404	1 0	..	171	100 20 0 0
10	125	13	8238	1481	96476	8693	1776	1 3	..	198	56 16 0 0
11	11	4	601	239	10017	851	139	1 3 3	15	17	5 3 8 0
12	..	..	..	..	23350	769	..	..	..	..	.. ..
13	..	..	73	..	1653	103	5	1 4 4	..	..	.. ..
14	146	21	9525	1520	137400	15841	1631	2 0	161	168	196 22 0 0
15	3	1	123	85	2164	115	12	0 5	..	2	.. 0 18 0
16	11	3	684	165	10083	956	203	1 6	..	24	3 5 0 0
17	4	1	181	106	2243	..	..	..	..	..	.. ..
18	3	..	162	..	2842	236	39	1 3	..	..	.. 1 2 0
19	8	..	584	..	7174	118	50	1 0	14	6	.. 2 10 8
20	2	..	111	..	1030	..	..	..	..	..	.. 0 8 8
21	11	1	569	78	8002	194	102	0 3	..	..	.. ..
22	9	..	1506	..	35067	2195	139	1 7	..	..	.. ..
23	7	2	297	186	6010	334	40	1 0	11	8	1 2 13 4
24	4	..	258	..	1049	..	5	1 0	..	..	.. ..
25	6	4	516	265	5367	..	11	..	..	..	.. 1 1 0
26	704	126	42297	14250	526100	53313	11497	1 6 4	470	143	143 40 0 0
27	24	3	1365	177	17956	1765	540	1 3	..	15	9 7 6 0
28	53	12	2922	881	64023	6874	540	1 10	..	75	52 10 0 0
29	4	1	270	75	3714	129	11	0 6 4	..	3	.. 1 13 4
30	62	12	4023	953	45378	2258	578	0 8 2	140	44	16 8 6 8
31	36	8	2038	591	26622	1581	156	1 0	55	32	7 8 6 8
32	8	..	513	..	9733	147	1 7	21	25	2	2 3 15 3
33	9	2	471	190	7678	761	50	1 4 2	35	15	2 3 4 2
	1492	260	91804	24564	1264307	111568	19882	..	601	1338	630 183 16 9
34	157	..	16664	..	352431	1138	581	..	..	..	.. 5 5 0
35	1392	156	121176	11597	1670821	48429	42524	..	..	116	116 53 9 0
	3041	416	229644	36161	3287559	161135	62987	..	601	1338	746 242 10 9

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, including any Overdraft from Bank.	Re-serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Property.	All other Investments.		
NORTH METROPOLITAN DISTRICT— <i>con.</i>										
Productive Societies:—		£	£	£	£	£	£	£	£	
Chesham Boot and Shoe ...	51	442	260	120	970	70	..	74	612	36
London Bass Dressers ...	67	340	561	1429	345	..	..	1882	621	37
„ Bookbinders.....	79	398	..	149	128	74	..	252	117	38
„ Clothiers.....	88	684	33	233	140	..	..	829	416	39
b „ Co-op Photo-graphers.....	26	146	30	..	132	..	..	1	..	40
b „ General Builders....	676	1869	6146	..	2241	3320	..	2070	..	41
„ Pioneer Boot Manufacturing..	87	669	110	..	1539	130	..	47	155	42
„ Typewriters.....	29	202	78	..	48	113	..	56	90	43
Total.....	138647	829304	155931	135930	473773	471006	103385	242481	65903	
No. 2.—SOUTH METROPOLITAN DISTRICT—										
Addington .....	16	94	..	..	109	12	..	135	12	1
Addlestone .....	875	5063	342	222	1961	2777	286	1462	201	2
Brixton Result .....	260	310	12	5	143	2	..	249	..	3
Bromley and Crays.....	4712	42102	2532	1965	13729	18680	9588	9344	2410	4
Cobham .....	141	374	764	46	295	776	..	197	33	5
Croydon .....	1888	5883	3922	431	3243	6105	1767	1163	17	6
Epsom.....	585	4393	5939	602	877	2542	6744	681	199	7
Hampton & New Hampton.	365	3303	815	300	1479	1835	..	1026	312	8
Leatherhead.....	417	2403	425	150	597	1710	..	778	187	9
aNorwood Co-operators .....	281	803	573	..	288	587	..	255	146	10
Penge and Beckenham....	1394	8629	3644	121	3277	7835	..	1732	498	11
aSevenoaks.....	855	4079	3659	..	2676	4968	307	1099	478	12
South London General....	325	371	..	20	355	107	..	88	44	13
Staines and Egham .....	1285	5265	910	285	2659	3481	..	1175	40	14
Surbiton and Long Ditton.	224	574	1120	..	335	1252	..	257	141	15
Sutton .....	998	4593	1198	272	1329	3095	555	1199	176	16
Woking, Horsell, & District.	710	4668	932	61	1260	3252	141	1591	91	17
Woolwich (Royal Arsenal).	26485	253991	43701	33326	59419	99017	174135	30776	1968	18
	41816	346898	70488	37806	94031	158033	193523	53207	6973	
Supply Association:—										
Agricultural and Horticultural (London) .....	3562	9207	51169	9719	29557	34346	..	1445	32364	19
	45378	356105	121657	47525	123588	192379	193523	54652	39337	
Special Society:—										
Norwood Gardeners .....	80	40	..	..	..	..	..	113	..	20
	45458	356145	121657	47525	123588	192379	193523	54765	39337	
Productive Societies:—										
aGreenwich Bread and Flour	85	932	..	66	77	692	213	124	59	21
aLondon General Engineers	91	549	397	..	83	303	..	2	76	22
Total .....	45634	357626	122054	47591	123748	193374	193736	54891	39472	

No. of Employees on Dec. 31st.			Salaries and Wages.		Sales during the Year.	PROFIT.						
Distributive.	Productive.	Distributive.	Productive.	Net Profit.		Interest on Share Capital.	Average Dividend per £.	Bonus on Wages.	Subscriptions.			
									Educational Purposes.	Charitable Purposes.	Co-operative Union.	
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
36	..	31	..	1427	4739	350	42	0 4	44	14	23	0 8 0
37	..	20	..	1504	4867	453	38	..	320	10	16	0 14 0
38	..	6	..	429	721	70	36	..	..	..	..	0 13 2
39	..	6	..	397	3426	299	33	..	18	..	4	0 14 8
40	..	..	..	..	117	..	..	..	..	..	..	..
41	..	..	..	..	12880	1056	..	..	..	..	..	..
42	..	14	..	1064	4580	404	37	..	..	170	..	0 14 2
43	..	5	..	303	462	9	8	..	..	..	..	0 5 0
	3041	498	229644	41285	3319351	162776	63181	..	983	1532	789	245 19 9
1	1	..	54	..	1517	91	4	1 0	45	..	..	0 2 10
2	17	4	1005	247	17460	1266	226	1 2	73	28	8	6 13 4
3	2	..	137	..	1586	..	..	..	..	..	..	2 1 0
4	118	12	6907	1614	96476	9300	1954	1 6	..	181	122	24 4 0
5	3	..	194	..	2937	151	17	0 9½	..	3	1	1 3 4
6	34	3	1909	234	22959	1445	232	0 11	81	30	10	8 6 8
7	9	2	619	131	7005	247	164	0 1½	4	2	3	5 1 8
8	12	3	665	208	9526	464	157	1 0	39	8	9	3 0 0
9	7	3	474	188	7353	308	115	0 9	..	7	1	3 8 0
10	6	..	424	..	4225	..	9	..	..	..	..	..
11	25	6	1745	421	18908	1313	400	0 10	77	27	21	10 6 8
12	17	5	1235	240	14625	420	194	0 3	..	9	2	3 6 8
13	4	..	346	..	4146	252	17	1 0½	21	..	..	..
14	34	6	1935	449	23954	1861	230	1 0	79	27	13	10 14 0
15	3	2	261	121	2882	..	..	..	..	..	..	1 19 2
16	19	4	985	272	14968	1214	197	1 4	70	33	11	6 5 10
17	19	3	926	190	12223	1069	229	1 3	32	25	9	5 11 9
18	681	141	37458	12673	492366	48766	10232	1 1	2325	743	224	70 0 0
	1011	194	57279	16988	755116	68167	14377	..	2846	1123	434	162 4 11
19	45	204	2926	5242	62903	1478	..	..	300	..	..	8 6 8
	1056	398	60205	22230	818019	69645	14377	..	2846	1423	434	170 11 7
20	..	..	8	..	47	..	12	..	..	..	..	..
	1056	398	60213	22230	818066	69645	14389	..	2846	1423	434	170 11 7
21	..	3	..	210	1432	88	45	1 0	..	..	..	..
22	..	4	..	305	441	..	..	..	..	..	..	..
	1056	405	60213	22745	819939	69733	14434	..	2846	1423	434	170 11 7

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bldg- ings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.
		£	£	£	£	£	£	£	£
<b>No. 3—KENT DISTRICT—</b>									
Ashford .....	1596	11720	6363	548	5127	10245	2047	1764	1
Canterbury .....	457	1057	8	41	312	90	..	586	2
Chatham .....	2354	16171	2654	842	8714	9494	..	2597	3
Cliffe-at-Hoo .....	341	2385	940	80	1455	1823	..	362	4
Dartford .....	1522	7084	5189	833	3452	7396	369	2983	5
Faversham .....	1400	16313	634	888	5269	5131	6748	1442	6
Folkestone .....	2785	35480	8560	250	14778	17875	7916	3469	7
Gravesend (Borough of) ..	1868	12238	1816	366	5285	7977	..	1891	8
Greenstreet .....	404	3879	117	371	1716	1131	525	1063	9
Hastings and St. Leonards ..	301	171	19	..	60	145	..	49	10
Maidstone .....	426	769	899	56	828	1077	..	264	11
New Brompton .....	4960	44344	12005	2475	17905	19992	400	25389	12
Rainham .....	507	5062	551	299	2150	2168	348	1667	13
Ramsgate .....	486	1668	253	103	757	1022	..	520	14
River and District .....	3873	44048	2230	1651	14733	25104	..	9492	15
Rochester .....	3024	18200	1457	487	7247	12873	1111	2855	16
Sheerness .....	2445	32405	1819	1716	12904	12887	707	11347	17
„ Economical .....	2098	18475	3144	1288	3561	13380	5105	2448	18
Sittingbourne .....	3052	38890	6176	2634	13305	14582	5196	20011	19
Tonbridge .....	300	1080	75	44	516	389	..	393	20
Tunbridge Wells .....	760	2655	2321	186	1550	2686	599	752	21
Wahner and Mongeham ..	575	4319	728	137	1908	3165	..	893	22
	35534	318613	57958	15295	123562	170632	31071	92186	11833
<b>Productive Societies:—</b>									
Alfred Joint Stock (Ashford)	442	2417	1313	110	651	3636	..	342	23
Medway Barge Building and Carrying .....	180	2780	3146	..	298	5290	..	..	24
<b>Total .....</b>	<b>36156</b>	<b>323810</b>	<b>62417</b>	<b>15405</b>	<b>124511</b>	<b>179558</b>	<b>31071</b>	<b>92528</b>	<b>12376</b>
<b>No. 4—SUSSEX DISTRICT—</b>									
Arundel .....	583	4108	1718	805	2378	1730	862	1563	1
Bognor .....	197	535	795	..	236	1009	..	195	2
Brighton .....	2743	17871	4210	734	7445	11879	269	5165	3
Crawley and Ifield .....	308	1556	931	94	765	1357	..	578	4
East Grinstead .....	262	933	99	89	696	97	..	224	5
Edenbridge .....	81	94	..	..	50	43	..	56	6
Godalming .....	1095	7719	2283	107	4518	5377	27	1043	7
Gomshall .....	310	2340	77	107	976	991	141	626	8
Guldford .....	1602	14888	1928	608	5117	6086	6075	3861	9
Haywards Heath .....	656	6081	804	370	2057	4662	..	963	10
Lewes .....	1523	14646	5915	200	5351	6219	9356	1270	11
Newhaven .....	1382	12503	966	487	4432	6877	411	2919	12
Reigate .....	1746	21031	9324	757	3634	11492	10468	3155	13
Worthing .....	150	284	19	..	137	52	..	117	14
<b>Total .....</b>	<b>12668</b>	<b>104589</b>	<b>29089</b>	<b>4358</b>	<b>37792</b>	<b>60871</b>	<b>27549</b>	<b>21735</b>	<b>4602</b>
<b>No. 5—HANTS DISTRICT—</b>									
Aldershot .....	664	1333	145	102	702	136	..	1093	1
Alton .....	197	360	6	34	222	64	..	237	2
Basingstoke .....	719	4915	435	361	1606	1899	..	2606	3
Camberley .....	329	397	..	..	172	205	..	63	4
Cowes .....	1374	5833	4093	316	3460	4906	..	2863	5
Eastleigh .....	808	4101	1204	132	1866	3059	418	820	6

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.						
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.		
										Educational Purposes.	Charitable Purposes.	Co-operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
1	34	5	1903	208	25325	2381	568	1 4½	..	44	43	8 8
2	3	2	163	104	3285	148	16	0 6	..	..	..	..
3	59	8	3154	584	50928	5279	710	1 8	..	107	35	12 0 0
4	10	2	562	103	7462	367	111	0 6½	8	22	2	2 15 10
5	32	7	1782	460	31997	2517	297	1 6	..	60	82	8 6 8
6	46	7	2551	396	38186	3902	635	1 6	..	44	56	8 6 8
7	73	10	4019	785	65371	6451	1681	1 3¼	..	9	29	9 0 0
8	47	5	2763	393	34906	2200	577	0 11½	..	45	8	8 6 8
9	7	3	728	216	11124	1210	206	1 4	21	21	4	3 7 8
10	4	2	202	143	2247	..	..	..	..	..	..	..
11	6	2	362	110	6639	187	29	0 4½	7	3	1	3 7 4
12	130	56	7194	3220	106147	11265	2050	1 9	..	240	79	12 10 0
13	15	3	1040	277	15051	1567	171	1 10	..	35	7	4 4 1
14	6	2	362	125	6921	474	87	1 0	..	9	5	3 17 8
15	105	24	5969	1263	90724	10954	1778	1 11½	..	90	65	18 0 0
16	80	6	4064	360	52136	4258	862	1 4	..	82	32	8 6 8
17	93	11	3613	827	50898	7610	1248	2 0	236	95	96	17 0 0
18	37	22	2187	1690	34187	4239	703	2 1½	59	71	70	16 18 0
19	109	20	5732	1470	102030	13860	1407	2 6	..	130	67	24 11 8
20	5	2	244	150	5000	280	48	1 0	17	7	..	2 10 0
21	16	3	783	150	14557	981	87	1 2	34	52	16	5 0 10
22	11	4	712	202	13231	1169	194	1 9	..	26	4	..
	928	206	50083	13236	777352	81299	13465	..	382	1192	701	176 17 9
23	..	24	..	1735	17140	2742	178	..	..	..	19	..
24	..	17	..	1122	2584	7	..	..	..	..	..	1 10 0
	928	247	50083	16093	797076	84048	13643	..	382	1192	720	178 7 9
1	12	2	733	128	10774	935	176	1 3	45	20	11	4 16 10
2	4	..	213	..	2297	..	3	..	..	..	..	..
3	64	7	3198	660	41694	4445	927	1 3	215	78	55	19 18 8
4	7	1	397	68	5737	370	70	0 11½	..	7	14	2 11 4
5	6	..	412	..	4698	116	45	0 5	8	3	..	2 0 0
6	2	..	108	..	743	..	..	..	..	..	..	..
7	25	4	1606	305	22061	1801	375	1 2½	..	32	10	8 6 8
8	8	3	407	130	7754	353	114	0 11	14	9	3	2 14 8
9	50	6	2880	459	42114	5005	680	1 10	265	88	41	10 0 0
10	12	4	664	321	12114	1294	255	1 8	66	20	10	5 8 6
11	24	3	1204	172	23760	2326	660	1 3½	82	41	42	12 8 0
12	41	6	2245	486	35401	2167	585	0 10½	..	35	16	8 6 8
13	63	..	3758	..	41755	2595	935	0 10	..	10	..	8 6 8
14	4	..	130	..	1437	16	12	..	..	1	..	1 5 0
	322	36	17955	2729	252339	21423	4837	..	695	344	202	86 3 0
1	5	2	384	122	6925	476	54	1 2	..	8	4	5 2 0
2	3	..	158	..	2740	186	12	0 7½	3	3	..	1 9 0
3	18	6	1345	311	19280	1630	239	1 4½	..	31	4	6 1 8
4	5	1	265	59	2980	..	..	..	..	..	..	..
5	33	12	1615	62½	30912	3587	280	1 10	38	89	8	8 6 8
6	16	5	799	344	14921	1443	163	1 6	18	32	4	6 3 4

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, including any Over-draft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Property.	All other Investments.		
		£	£	£	£	£	£	£	£	
<b>HANTS DISTRICT—Con.</b>										
Farnham .....	267	452	6	36	478	62	..	150	..	7
bForton Coal (Gosport) ....	922	188	24	57	..	..	..	269	..	8
Haslemere .....	420	3059	1464	73	979	3574	..	615	96	9
Parkstone & Bournemouth ..	2253	7539	4282	355	4399	4834	1040	2341	..	10
Petersfield .....	225	275	41	18	294	70	..	84	88	11
Portsea Island (Ports in 'uth) ..	8687	89307	4225	4957	32678	43292	5579	25712	2190	12
Romsey .....	149	253	..	..	314	12	..	88	52	13
Shanklin Lake and Branstone ..	492	4526	2673	330	2160	2068	2898	363	371	14
Southampton .....	4567	19856	2237	871	10428	11462	..	3058	1007	15
Winchester .....	673	2976	315	374	1330	1692	..	1140	123	16
	22746	145370	21150	8019	61028	77273	9935	41497	4797	
Special Society:— Farnham and Alton District Farmers and Hop-growers' Association....										
	117	477	3	268	197	..	310	83	1468	17
	22863	145847	21153	8287	61225	77273	10245	41530	6265	
Productive Society:— bHaslemere Builders .....										
	26	2160	15015	..	4805	4668	..	7508	..	18
Portsmouth Printers .....	126	251	690	..	89	793	..	2	101	19
<b>Total .....</b>	<b>23015</b>	<b>148258</b>	<b>36858</b>	<b>8287</b>	<b>66119</b>	<b>82734</b>	<b>10245</b>	<b>49040</b>	<b>6366</b>	
<b>No. 6—WILTS &amp; DORSET DIST.</b>										
Andover .....	1133	6033	2307	710	3855	4534	839	1151	142	1
Bradford-on-Avon .....	644	6106	1391	259	2434	2116	131	3004	683	2
Calne .....	227	609	664	9	309	830	..	254	57	3
Childs Okeford .....	207	813	243	597	562	828	..	391	93	4
Chippenham .....	1250	5869	3602	120	3311	5583	..	1294	625	5
Devizes .....	680	3419	435	150	1054	2080	..	952	170	6
Mere and District .....	309	1253	817	167	493	499	1233	639	296	7
aPortland .....	137	710	..	..	145	87	..	160	..	8
Salisbury .....	1271	7866	685	236	3031	4880	..	1500	205	9
Trowbridge .....	3133	25985	3670	2051	6396	13476	6631	6667	1386	10
Warminster .....	642	4016	748	430	1277	2522	..	1613	253	11
Weymouth .....	1290	3939	2570	108	2363	4188	..	842	529	12
Wilton .....	260	2096	..	160	562	898	357	383	115	13
<b>Total .....</b>	<b>11183</b>	<b>68714</b>	<b>17132</b>	<b>4997</b>	<b>26392</b>	<b>42471</b>	<b>9191</b>	<b>18850</b>	<b>4554</b>	
<b>No. 7—OXFORD AND BUCKS DISTRICT—</b>										
Aldermaston .....	107	684	..	25	539	163	..	216	75	1
Aylesbury .....	869	6726	758	363	2330	4330	517	1127	241	2
Banbury .....	3634	61483	5664	1635	16614	36135	7095	11153	4664	3
Bletchley & Fenny Stratford ..	611	3518	1326	142	2479	1790	..	926	129	4
Chipping Norton .....	1774	26543	2068	868	6728	11526	2485	10922	1706	5
bGrandborough .....	40	26	39	106	71	..	..	100	..	6
High Wycombe .....	483	1327	1662	19	669	2339	..	327	165	7
Kingshill—New Swindon ..	1026	2111	1869	..	547	4482	580	997	165	8
aLeighton Buzzard .....	770	6445	146	438	2137	2346	2348	665	150	9

## 1909, SOUTHERN SECTION.

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	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.						
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.		
										Educational Purposes.	Charitable Purposes.	Co-operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
7	5	..	224	..	3667	235	16	1 0	3	7	4	1 15 8
8	..	..	..	..	2441	21	..	..	..	..	..	..
9	9	2	552	140	9522	870	130	1 4	10	15	10	3 6 8
10	53	7	3165	534	37141	1215	332	0 5	17	70	12	12 0 0
11	4	..	162	..	2543	127	7	0 7	..	3	..	1 5 0
12	202	86	9738	4784	170099	18460	3942	1 6	683	341	53	21 0 0
13	3	2	183	45	2756	41	7	0 9	..	5	..	1 1 8
14	16	2	802	155	10826	277	205	1 0	..	12	17	4 0 0
15	97	11	5152	759	68689	6333	864	1 1 1/2	..	138	4	22 0 0
16	14	3	568	260	12223	1236	129	1 7 1/2	13	25	8	4 9 1
17	483	139	25112	8133	397665	36137	6380	..	785	779	128	98 0 9
	..	..	98	..	13439	122	20	..	..	..	..	..
	483	139	25210	8133	411104	36259	6400	..	785	779	128	98 0 9
18	..	..	..	..	17432	..	..	..	..	..	..	..
19	..	4	..	307	500	7	6	..	..	..	..	..
	483	143	25210	8440	429036	36266	6406	..	785	779	128	98 0 9
1	19	5	786	442	16463	2000	275	1 8	99	42	4	8 15 0
2	14	2	799	61	13440	1221	292	1 3 1/2	..	13	29	5 7 0
3	3	2	166	107	3366	167	26	0 11	..	4	..	..
4	4	..	150	..	4452	451	37	1 6	..	..	..	..
5	24	6	1096	400	25714	2386	130	1 8	..	25	10	8 14 8
6	12	4	379	145	10980	947	104	1 5	8	9	3	5 6 6
7	10	..	410	..	7566	430	60	1 6	..	..	4	2 11 6
8	2	..	107	..	1655	..	..	..	..	..	..	..
9	23	6	1145	347	18639	1087	385	0 10	19	16	5	9 15 10
10	77	15	3394	893	65663	5803	929	1 10	..	58	43	8 6 8
11	13	3	735	106	14588	1212	143	1 6	..	18	16	5 2 6
12	29	5	1449	338	20776	1068	167	1 0	..	32	3	9 0 0
13	3	2	131	93	4492	406	98	1 8	18	..	6	1 19 4
	233	50	10747	2932	207794	17178	2646	..	144	217	123	64 19 0
1	3	..	225	..	4394	477	33	2 0	..	..	..	..
2	14	4	784	234	14942	1463	301	1 4 1/2	..	30	7	7 1 8
3	111	54	5680	3052	118834	8991	2375	1 8 1/2	..	161	70	21 0 0
4	15	3	757	214	11915	819	163	1 1 1/2	..	4	4	4 18 0
5	52	19	2725	786	55238	8046	1253	2 4 1/2	..	92	28	10 0 0
6	..	..	..	..	554	29	..	..	..	..	..	..
7	7	2	744	122	6030	172	61	0 3 1/2	..	6	..	3 19 4
8	6	7	452	371	8757	1634	94	3 6	14	..	2	..
9	10	3	595	135	12026	940	284	1 5	..	19	..	..

NAME OF SOCIETY.	No. of Members.	LIABILITIES.				ASSETS.				
		Share Capital.	Loans, including any Over-draft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Property.	All other Investments.		
<b>OXFORD AND BUCKS DISTRICT—Con.</b>		£	£	£	£	£	£	£	£	
bLong Wittenham .....	57	597	681	59	260	836	..	241	..	10
Maidenhead .....	717	3933	2535	63	778	5249	..	777	95	11
bMiddleton Stoney .....	97	972	..	184	479	21	..	656	..	12
Newport Pagnell .....	287	591	275	88	495	365	..	362	53	13
New Swindon Industrial ..	2810	9445	4378	1290	7957	6001	..	2580	682	14
a " Provident ..	2352	4577	1500	858	784	5164	212	471	299	15
Oxford .....	7664	85633	8788	2152	24675	32472	29440	25114	2219	16
Reading .....	9469	146939	6128	2209	20565	52788	57051	33759	4895	17
Slough .....	1502	10115	308	308	3138	5124	931	2771	..	18
Steeple Aston .....	254	3082	264	295	867	725	1291	616	477	19
Stony Stratford .....	636	8166	589	217	2535	4263	..	2518	181	20
Sunningdale .....	127	333	96	..	204	95	..	193	80	21
Swanbourne .....	77	146	94	80	328	..	..	40	..	22
Windsor .....	1090	6676	1134	364	2971	3368	..	2402	552	23
Wolverton .....	1705	14889	4448	553	5712	7167	1668	6701	725	24
	38158	404957	44750	12312	103862	186749	97618	105634	17553	
<b>Productive Society:—</b>										
Oxford Builders .....	60	562	445	132	130	500	..	331	371	25
<b>Total .....</b>	<b>38218</b>	<b>405519</b>	<b>45195</b>	<b>12444</b>	<b>103992</b>	<b>187249</b>	<b>97618</b>	<b>105965</b>	<b>17924</b>	
<b>No. 8—CAMBS. AND BEDFORD DISTRICT—</b>										
Arlesey .....	467	5507	570	573	778	1540	1835	3103	102	1
Bedford Progressive .....	662	2000	304	219	767	1001	..	1265	..	2
Biggleswade .....	400	1203	645	117	944	1090	..	367	253	3
Bishop's Stortford .....	464	1704	1790	87	1207	2330	..	702	43	4
bBurwell .....	309	1139	66	467	693	394	..	585	..	5
Cambridge .....	5447	37431	7854	2639	17797	23020	1844	8104	608	6
Chatteris .....	260	717	..	124	277	103	..	571	78	7
Ely (City of) .....	570	2524	487	336	1817	1610	..	874	..	8
Garden City Co-operators..	165	172	3	9	183	97	..	159	50	9
Hitchin United .....	319	900	688	122	707	870	..	353	85	10
Luton .....	2315	17014	2552	979	4330	7956	2809	7012	98	11
Newmarket .....	854	6154	1403	285	1972	4657	67	1205	352	12
bOlney .....	83	124	51	17	81	..	..	111	..	13
Potton .....	176	519	2	110	231	14	..	465	..	14
Ravenstone .....	66	258	..	54	118	5	..	236	..	15
St. Neots .....	308	807	548	69	778	564	..	243	97	16
Saffron Walden .....	325	1237	529	185	643	857	..	465	55	17
Sawston .....	1040	7462	290	586	3320	2474	601	2386	245	18
bSharnbrook .....	68	423	554	..	110	665	..	113	..	19
Silsoe .....	296	1019	44	140	952	76	..	460	45	20
Soham .....	188	436	..	60	346	..	28	238	137	21
Toddington .....	100	299	10	4	247	41	..	47	28	22
aWhittlesford .....	91	582	272	13	381	400	..	96	..	23
Willingham .....	84	175	..	20	206	..	..	92	65	24
aWoburn Sands .....	188	345	897	..	293	908	..	196	54	25
	15245	90151	19559	7215	38548	50672	7184	29448	2395	
<b>Productive Society:—</b>										
Garden City Press .....	130	4420	3891	20	1107	6998	..	4	2055	26
<b>Total .....</b>	<b>15375</b>	<b>94571</b>	<b>23450</b>	<b>7235</b>	<b>39655</b>	<b>57670</b>	<b>7184</b>	<b>29452</b>	<b>4450</b>	

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.						
	Distributive.	Pro-ductive.	Distributive.	Pro-ductive.		Net Profit.	In-terest on Share Capital	Aver-age Divi-dend per £.	Bonus on Wages.	Subscriptions.		
										Educational Pur-poses.	Chari-table Pur-poses.	Co-operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
10	..	..	..	..	1719	43	..	..	..	..	..	..
11	14	3	686	208	10378	661	178	0 11 1/2	17	13	..	6 0 0
12	..	..	..	..	2579	158	..	..	..	1	..	0 16 10
13	3	2	249	121	4930	359	24	1 6	..	10	2	2 5 0
14	49	5	2004	485	43039	4908	412	1 8	120	106	9	8 6 8
15	14	10	709	612	19580	3663	227	3 6	25	..	5	..
16	170	40	8592	2510	169888	20685	4026	2 0	..	411	156	20 0 0
17	161	45	9719	3463	154369	18977	5784	1 8	901	346	134	30 0 0
18	31	5	1631	257	23801	2127	434	1 3 1/2	28	39	45	10 13 4
19	4	2	258	78	6153	508	164	1 2	..	5	2	2 2 4
20	19	2	982	116	16814	1771	377	1 8	..	20	26	5 0 0
21	2	..	152	..	1623	10	..	..	..	..	..	0 10 0
22	1	..	83	..	1578	118	7	1 8	..	..	..	..
23	24	4	1375	250	18990	2006	292	1 5 1/2	..	33	24	8 15 0
24	33	10	2321	573	40416	4316	671	1 8 1/2	..	87	30	9 7 6
	743	220	40723	13587	748547	82881	17160	..	1105	1883	544	150 15 8
25	..	15	..	1176	2157	188	38	0 4	50	5	4	0 10 0
	743	235	40723	14763	750704	83069	17198	..	1155	1388	548	151 5 8
1	7	5	287	202	11257	1229	214	1 11	42	..	6	3 17 10
2	10	4	602	213	12163	1066	64	1 6	..	30	7	4 9 0
3	5	3	272	133	5147	424	54	1 6	..	6	..	3 6 8
4	10	1	651	72	6902	81	82	0 5	..	11	5	5 16 8
5	..	..	..	..	4568	803	..	..	..	..	..	2 12 8
6	125	16	6969	950	102768	10576	1416	1 7 1/2	115	115	96	15 0 0
7	5	..	223	..	5016	488	26	1 8	..	..	3	1 15 0
8	8	3	475	126	10352	1080	161	1 10	..	11	6	4 4 0
9	4	..	214	..	2590	23	2	..	..	..	..	1 5 0
10	3	2	244	79	3704	83	30	0 4	..	1	2	..
11	38	6	2139	489	40283	4248	726	1 7	46	83	25	8 6 8
12	25	4	1212	198	17352	1419	343	1 4	..	29	10	6 12 0
13	..	..	..	..	860	37	..	..	..	..	..	..
14	3	..	134	..	2194	197	19	1 3 1/2	..	4	..	1 9 4
15	1	..	67	..	1306	157	9	2 4	..	..	..	0 10 0
16	5	2	243	100	5472	341	39	1 0	5	2	..	1 16 0
17	5	2	261	109	4683	240	55	0 8	..	6	3	3 1 8
18	26	3	1015	185	17893	1825	251	1 9 1/2	..	23	11	7 18 4
19	..	..	..	..	993	37	..	..	..	..	..	..
20	4	2	220	63	4035	338	50	1 4	5	..	3	2 8 2
21	4	..	148	..	4029	332	21	2 2	..	..	..	..
22	3	..	113	..	2010	69	13	0 9 1/2	..	2	..	0 16 8
23	..	..	61	..	1064	62	29	0 6 1/2	..	..	..	0 9 0
24	3	..	107	..	1642	89	7	0 9	..	..	..	..
25	3	..	105	..	2242	50	17	0 5 1/2	..	..	..	1 11 4
	297	53	15762	2919	270525	25294	3628	..	214	323	177	77 6 0
26	..	50	..	3037	7428	441	177	..	177	3	..	0 16 8
	297	103	15762	5956	277953	25735	3805	..	391	326	177	78 2 8

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, Includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.
							House Prop- erty.	All other Invest- ments.	
		£	£	£	£	£	£	£	£
<b>No. 9—NORFOLK DISTRICT—</b>									
aAttleborough .....	72	159	..	1	136	6	..	84	13
Beccles .....	1350	9663	7158	316	6158	5244	2192	4789	760
Brandon .....	254	979	..	170	996	..	..	207	..
Bury St. Edmunds .....	992	3702	75	173	1444	1934	..	1214	467
Cromer .....	363	1333	23	14	509	489	..	444	273
Diss .....	346	1292	..	196	626	141	..	747	157
Fakenham .....	286	1045	10	75	773	188	..	464	..
Great Yarmouth .....	1460	4463	4752	506	4161	6302	225	740	552
Lakenheath .....	150	481	256	108	461	389	..	296	..
Lowestoft .....	2100	13904	3868	422	5469	11249	500	1648	555
Melton Constable .....	230	978	422	50	843	761	135	156	116
Norwich .....	8712	85156	6430	4385	29685	32744	7852	34300	..
Sheringham .....	467	2431	..	279	1771	900	..	452	..
Swaffham .....	355	1734	264	167	1130	704	..	392	91
Thetford .....	1327	6531	27	273	4790	1500	..	2629	..
Wymondham .....	256	888	781	18	779	901	..	193	119
<b>Total .....</b>	<b>18720</b>	<b>134739</b>	<b>24066</b>	<b>7153</b>	<b>59731</b>	<b>63452</b>	<b>10904</b>	<b>48755</b>	<b>3103</b>
<b>No. 10—ESSEX AND SUFFOLK DISTRICT—</b>									
Braintree and West Essex.	1332	9752	2677	757	3294	7357	1042	2257	391
Chelmsford .....	2630	24476	89	1282	9565	9831	2254	5401	372
Clacton-on-Sea .....	312	741	88	119	331	265	..	603	18
Coggeshall .....	285	1221	685	54	644	1059	..	632	187
Colchester and East Essex.	7458	71682	1661	5836	18342	31579	22989	10412	..
Earls Colne .....	274	2848	693	320	306	488	596	2835	..
Halstead .....	1555	15256	2964	1189	3371	6585	5153	5494	806
Harwich, Dovercourt, and Parkestone .....	1505	19260	5077	589	10789	12128	900	1544	943
Haverhill .....	1494	8546	7308	1281	6728	6581	1998	3419	835
Ipswich .....	8238	79813	7857	7296	24694	54029	6050	17358	432
Lavenham .....	161	389	314	40	886	245	..	204	..
Leiston .....	797	14376	349	493	3950	2520	6921	2925	28
Maldon and Heybridge .....	1096	5815	1551	456	2844	1473	682	3140	299
Mayland .....	27	96	100	..	94	32	..	17	20
Stowmarket .....	759	1162	3257	612	1040	3973	..	808	..
Terling .....	144	987	1074	262	152	19	..	2251	50
Tiptree .....	898	6262	578	164	3221	3130	384	843	604
Walton .....	483	3232	140	149	1594	1640	..	646	233
Wickham Market .....	412	2870	134	201	1036	1700	..	664	120
Witham .....	515	5337	601	639	1212	685	3692	1454	110
bWoodbridge .....	390	1143	303	210	928	509	..	219	..
<b>Total .....</b>	<b>30765</b>	<b>275264</b>	<b>37500</b>	<b>21949</b>	<b>94521</b>	<b>145728</b>	<b>52661</b>	<b>63066</b>	<b>5448</b>

No. of Employees on Dec. 31st.			Salaries and Wages.		Sales during the Year.	PROFIT.						
Distri- butive.	Pro- ductive.	Distri- butive.	Pro- ductive.	Net Profit.		In- terest on Share Capital	Aver- age Divi- dend per £.	Bonos on Wages.	Subscriptions.			
									Educa- tional Pur- poses.	Chari- table Pur- poses.	Co-operative Union.	
			£	£	£	£	s. d.	£	£	£	£ s. d.	
1	1	..	27	..	585	9	6 0 6	..	..	..	..	
2	36	4	1782	144	32158	3536	449 2 0	..	70	27	8 15 6	
3	5	2	185	110	5708	794	45 3 0	..	..	3	2 2 8	
4	16	3	591	129	13964	1574	89 2 0	..	5	4	8 0 0	
5	7	2	427	83	5350	61	28 0 1½	..	..	2	3 0 6	
6	6	5	293	130	7225	789	55 2 1½	..	5	10	2 15 0	
7	7	..	343	..	5204	347	44 1 2	..	6	1	2 5 6	
8	30	7	1580	392	26896	2493	192 1 5	..	27	5	11 13 4	
9	3	..	131	..	3533	474	22 ..	..	..	..	1 5 0	
10	62	13	2883	489	43115	4219	653 1 7½	75	83	17	10 0 0	
11	6	..	239	..	4761	211	54 0 9	..	2	3	1 16 2	
12	275	55	12986	2467	232704	26405	3942 1 9½	1259	361	176	20 0 0	
13	9	3	501	188	8253	786	105 1 9	19	15	4	3 17 4	
14	7	..	277	..	6115	592	79 1 8	13	12	3	2 15 10	
15	31	4	1694	208	33713	7118	310 4 1	..	20	70	8 6 8	
16	7	..	302	..	5012	345	36 1 1	14	6	1	1 18 0	
508		98	24241	4340	434296	49753	6109	..	1380	612	326	88 11 6
1	34	4	1633	280	26786	2603	368 1 9½	..	60	9	8 7 0	
2	65	12	3524	774	51948	5083	1140 1 6	..	..	52	14 8 0	
3	4	2	298	115	5672	372	25 1 2	..	10	..	2 1 8	
4	5	2	266	96	5108	433	51 1 8	..	..	1	..	
5	214	66	10423	3484	157887	16396	2718 1 8½	..	267	137	32 0 0	
6	3	..	179	..	4765	655	115 2 4	..	..	8	2 5 2	
7	41	7	1763	362	31099	2731	540 1 5½	..	52	40	12 18 0	
8	81	24	3742	1293	55969	5023	903 1 6	..	97	49	12 0 0	
9	50	16	2231	697	44971	4766	459 2 0	..	75	33	12 2 6	
10	227	44	12461	2371	198690	21132	3060 1 8½	..	450	150	40 0 0	
11	2	..	112	..	1997	190	18 1 6	..	..	..	..	
12	13	..	635	..	16804	2388	476 2 3½	..	32	12	6 5 0	
13	25	6	1328	352	22088	2200	189 1 8	63	46	19	8 18 8	
14	3	..	85	..	1545	..	.. 0 8	6	..	..	..	
15	12	2	615	135	9069	213	32 0 5	9	13	11	6 6 4	
16	2	..	131	..	2990	207	36 2 0	..	..	1	..	
17	15	4	1094	160	19577	1653	299 1 6	..	..	3	7 11 2	
18	7	3	523	249	9226	583	131 1 0½	..	14	4	3 16 8	
19	7	..	346	..	7782	705	136 1 10	..	8	3	3 7 6	
20	7	3	384	160	9218	1175	258 2 0	13	32	9	4 3 4	
21	..	..	..	..	6851	808	.. ..	..	..	..	..	
817		195	41773	10528	690042	69316	10954	..	91	1156	541	176 11 0

## SUMMARY OF THE

NAME OF DISTRICT.	No. of Societies.	No. of Members.	LIABILITIES.			ASSETS.				
			Share Capital.	Loans, including any overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.
			£	£	£	£	£	£	£	£
No. 1—NORTH METROPOLITAN .....	43	138647	829304	155931	135930	473773	471006	103385	242481	65903
„ 2—SOUTH METROPOLITAN .....	22	45634	357626	122054	47591	123748	193374	193736	54891	39472
„ 3—KENT .....	24	36156	323810	62417	15405	124511	179558	31071	92528	12376
„ 4—SUSSEX .....	14	12668	104589	29089	4358	37792	60871	27549	21735	4602
„ 5—HANTS .....	19	23015	148258	36858	8287	66119	82734	10245	49040	6366
„ 6—WILTS AND DORSET	13	11183	68714	17132	4997	26392	42471	9191	18850	4554
„ 7—OXFORD AND BUCKS	25	38218	405519	45195	12444	103992	187249	97618	105965	17924
„ 8—CAMBRIDGE AND BEDFORD .....	26	15375	94571	23450	7235	39655	57670	7184	29452	4450
„ 9—NORFOLK .....	16	18720	134739	24066	7153	59731	63452	10904	48755	3103
„ 10—ESSEX AND SUFFOLK .....	21	30765	275264	37500	21949	94521	145728	52661	63066	5448
Totals, 1909 .....	223	370331	2742394	553692	265349	1150234	1484113	543544	726763	164198
Totals, 1908 .....	225	353936	2623868	532037	252836	1135485	1423215	549534	645087	145640
Increase .....	..	16445	118526	21655	12513	14749	60898	..	81676	18558
Decrease .....	2	..	..	..	..	..	..	5990	..	..



**SOUTH-WESTERN****RETURN OF TRADE, &c., of Co-operative Societies in  
arranged in their**

*a* These particulars are taken from our last year's return. *b* These particulars are taken  
this office or to

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.				ASSETS.				
		Share Capital.	Loans, including any Over-draft from Bank.	Re-serve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Property.	All other Investments.		
<b>No. 1—CORNWALL—</b>										
Bodmin .....	540	2037	671	..	1134	1156	..	536	..	1
Calstock .....	40	186	90	..	116	37	..	91	65	2
Darite .....	137	855	320	47	548	111	302	228	81	3
Delabole .....	436	3051	..	281	1046	853	332	1953	..	4
East Cornwall .....	95	535	81	8	241	193	..	105	172	5
Falmouth .....	315	318	142	29	368	51	..	130	115	6
Liskeard, St. Cleer & Dist.	770	3671	1148	90	2446	2290	250	329	75	7
Menheniot .....	250	677	240	243	660	86	..	512	90	8
Pensilva .....	141	784	150	..	538	157	..	169	144	9
Penzance .....	292	440	..	46	657	202	..	191	12	10
Roche .....	89	75	2	..	88	13	..	7	..	11
St. Austell .....	620	1333	663	80	920	1120	..	151	70	12
St. Blazey .....	314	1005	704	61	683	983	..	294	..	13
St. Columb Road .....	229	573	238	60	610	229	..	246	..	14
Saltash .....	700	3283	146	560	963	2695	..	1387	84	15
Tokenbury Corner Coal ..	253	399	100	..	443	33	..	30	27	16
Truro .....	254	602	46	..	252	180	..	324	16	17
Wadebridge .....	401	1566	1073	167	1463	1359	..	313	..	18
<b>Total .....</b>	<b>5876</b>	<b>21390</b>	<b>5814</b>	<b>1672</b>	<b>13176</b>	<b>11748</b>	<b>884</b>	<b>6996</b>	<b>951</b>	
<b>No. 2—DEVON—</b>										
Ashburton .....	307	1096	31	603	1042	610	..	349	200	1
Axminster .....	100	43	4	4	76	35	..	83	44	2
Barnstaple .....	331	941	1332	..	628	1434	..	158	249	3
Bideford .....	349	877	722	5	418	708	..	460	119	4
Bovey Tracey .....	536	2347	63	54	1239	947	..	742	..	5
Brixham .....	670	4216	433	453	1765	3120	246	762	..	6
Buckfastleigh .....	680	14188	1420	1015	2864	6195	3599	5026	44	7
Chudleigh .....	176	246	71	26	201	85	..	103	53	8
Colyton .....	111	281	65	..	232	243	..	136	138	9
Cornwood .....	183	754	599	..	572	1118	..	182	276	10
Cullompton .....	210	2169	603	114	1912	911	..	162	..	11
Dartmouth .....	414	484	38	42	344	57	..	330	..	12
Exeter .....	3779	19870	9255	11	5779	17619	4600	2912	..	13
Exmouth .....	738	2812	46	141	965	1336	..	819	..	14
Holsworthy .....	77	92	..	1	148	17	..	35	4	15
Honiton .....	203	478	33	18	350	38	..	179	..	16
Ilfracombe .....	175	416	429	35	188	572	..	133	17	17
Kingsbridge .....	46	55	10	4	52	6	..	15	..	18
Kingswear .....	116	456	30	101	205	373	..	130	22	19
Lee Moor .....	126	547	12	69	510	193	..	175	50	20
Moreton Hampstead .....	160	375	..	2	332	113	..	36	39	21

**SECTION.**

the Counties of CORNWALL, DEVON, and SOMERSET, for 1909,  
respective Counties.

from the Registrar's Return for 1908. c These societies have not made a return either to  
the Registrar.

No. of Employees on Dec. 31st.			Salaries and Wages.		Sales during the Year.	PROFIT.						
						Net Profit.	In- terest on Share Capital	Aver- age Divi- dend per £.	Bonu- s on Wages.	Subscriptions.		
Distri- butive.	Pro- ductive.		Distri- butive.	Pro- ductive.						Educa- tional Pur- poses.	Chari- table Pur- poses.	Co-operative Union.
1	9	2	£ 399	£ 72	£ 5870	£ ..	£ 92	s. d. 0 6	£ ..	£ ..	£ ..	£ s. d. 2 1 8
2	3	..	50	..	702	11	..	0 6	..	..	..	0 15 0
3	2	..	120	..	1753	80	39	0 11	..	2	..	1 1 6
4	8	..	325	..	11185	1287	143	2 5	..	11	4	3 5 10
5	2	..	69	..	1322	78	15	1 0	..	..	..	..
6	4	..	142	..	2070	92	18	1 0	..	..	..	..
7	14	2	723	115	12202	752	175	1 1	..	..	1	5 17 2
8	3	..	194	..	3760	333	28	1 10	..	4	5	2 0 0
9	2	..	132	..	2175	142	36	1 4	..	..	..	1 2 4
10	6	..	266	..	3557	35	9	..	..	..	..	0 11 7
11	2	..	23	..	*883	9	..	0 8	..	..	..	0 6 0
12	8	..	327	..	8315	680	74	1 8	..	..	..	5 3 2
13	7	..	257	..	4200	255	44	1 0	..	6	6	2 9 0
14	4	..	236	..	4656	344	22	1 8	..	5	..	1 15 10
15	13	3	679	167	13366	1589	122	1 11 1/2	22	46	17	5 16 8
16	1	..	60	..	900	45	15	0 10	..	..	..	2 16 10
17	2	..	147	..	2391	70	13	0 6	..	..	..	3 4 2
18	8	..	318	..	4998	440	88	2 0	..	..	3	..
	98	7	4467	354	83805	6242	933	..	22	74	36	38 6 9
1	8	2	306	115	6247	634	56	2 0	..	11	6	2 13 4
2	2	..	46	..	842	..	..	0 6	..	..	..	..
3	4	1	224	62	2753	28	28	..	..	..	..	1 6 8
4	6	..	312	..	3063	212	42	1 0	..	..	6	3 0 2
5	11	3	575	170	9964	684	111	1 3 1/2	..	8	9	4 6 8
6	16	2	690	190	12853	2433	190	2 0	..	30	15	6 0 0
7	20	5	1085	278	21136	3075	588	2 1	60	60	9	5 10 0
8	3	1	93	56	2472	169	8	1 1	..	..	..	0 16 10
9	1	1	88	96	1556	41	9	0 9	..	..	..	1 8 2
10	3	1	196	57	3603	179	34	0 6	..	..	..	1 14 6
11	4	2	140	71	2438	290	99	1 6	3	3	4	2 13 4
12	4	2	201	90	4830	336	11	1 3	..	7	1	9 0 0
13	50	11	2681	845	34123	2288	819	0 7 1/2	18	24	14	5 17 9
14	6	4	314	164	7946	738	119	1 6	9	24	7	..
15	2	..	60	..	826	7	5	0 6	2	1	..	1 13 4
16	3	..	101	..	1615	108	19	1 0	..	..	..	1 10 0
17	2	..	117	..	1563	102	17	1 0	..	2	..	0 8 0
18	1	..	25	..	421	1	2	1 0	..	..	..	0 18 2
19	2	..	70	..	2187	235	18	1 10	4	8	4	1 1 4
20	4	2	185	118	4476	392	24	1 4	..	..	8	0 5 10
21	2	1	98	15	11897	90	10	0 11	..	2	..	..

\* Five months' trade.

† Nine months' trade.

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.
		£	£	£	£	£	£	£	£
DEVON— <i>Con.</i>									
Newton Abbot .....	1539	10756	1851	885	3572	5983	2343	2829	405
North Tawton .....	77	204	169	28	206	138	..	103	..
Okehampton .....	147	122	..	..	79	15	..	54	..
Ottery St. Mary .....	140	212	43	17	332	48	..	143	100
Paignton .....	1790	9922	4076	1419	7158	8515	..	1528	883
Plymouth Mutual .....	37184	426880	20954	86654	97585	214555	69702	180354	..
Plympton .....	560	3143	2127	..	1639	3488	130	600	193
Princetown .....	283	703	1394	..	700	747	..	380	79
Sidmouth .....	520	2520	586	172	841	1151	..	1414	..
South Molton .....	327	1191	274	75	540	655	..	367	6
Tavistock .....	450	1185	90	130	894	200	..	472	..
Teignmouth .....	621	3725	531	194	1655	2216	..	968	25
Tiverton .....	980	7193	635	77	2446	3817	566	1681	..
Torquay .....	1864	16815	3978	694	6784	12114	2500	2087	496
Torrington .....	216	458	134	155	423	294	..	182	1
	56185	537712	52038	93198	144676	289066	83686	206089	3383
Productive Society:— Plymouth Printers .....	200	881	772	29	152	1304	..	116	303
Total .....	56385	538593	52810	93227	144828	290370	83686	206205	3686
No. 3.—SOMERSET—									
aBath .....	971	4240	2857	180	1564	5031	799	403	..
Bridgwater .....	1419	5987	1508	708	2345	4114	1105	1514	164
Bristol .....	14944	96368	16430	5557	31256	77052	486	22572	4630
Bruton .....	264	955	700	20	375	1139	..	178	102
aButleigh .....	223	1815	2	135	986	278	..	713	100
Chard .....	1750	18252	..	695	6359	7190	4950	2252	753
Cheddar .....	43	157	..	..	60	4	..	52	8
Coleford (Highbury) .....	390	2395	163	107	1337	752	100	675	62
Crewkerne .....	664	5298	946	300	2863	3106	..	616	579
East Harptree .....	100	607	74	170	950	13	..	125	17
Frome .....	734	4869	1180	146	1781	3848	..	967	170
Minehead .....	300	445	13	4	345	42	..	138	68
Oakhill .....	186	1288	210	126	702	579	..	455	137
Portishead .....	464	2853	1584	175	1256	3010	..	496	72
Radstock .....	3588	38641	6269	1114	9445	10930	12637	16825	..
Shepton Mallet .....	1068	5698	287	356	3093	2657	250	1128	738
South Petherton .....	115	189	11	..	149	69	..	49	50
aStoke-under-Ham .....	220	783	90	85	577	62	366	213	37
Street Industrial .....	550	3705	1094	57	1524	1832	..	1704	457
Taunton .....	2210	21202	334	1080	3485	4380	11513	6064	..
Templecombe .....	180	905	621	19	275	215	865	201	43
Twerton-on-Avon .....	2360	12265	2739	857	4981	3581	1782	7023	355
Wellington .....	1234	14551	2360	303	3807	2665	11039	1115	374
Weston-super-Mare .....	612	2903	539	307	1396	1850	285	504	93
Yeovil .....	1825	7277	2312	1151	3711	4569	1788	3036	202
	36414	253648	42323	13652	84622	138968	47965	69018	9211
Productive Society:— Bristol Printers .....	36	76	27	..	5	100	..	11	37
Total .....	36450	253724	42350	13652	84627	139068	47965	69029	9248

No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.						
					Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.		
Distributive.	Productive.	Distributive.	Productive.						Educational Purposes.	Charitable Purposes.	Co-operative Union.
		£	£	£	£	£	s. d.	£	£	£	£ s. d.
22	29	6	1370	346	27374	3307	495	2 0	28	22	8 6 8
23	1	..	30	..	884	53	9	1 3	1	..	0 12 8
24	2	..	21	..	335	22	1	1 0	..	..	..
25	3	..	108	..	2052	107	7	1 0	1	1	1 2 0
26	47	5	2034	340	39047	4838	223	2 0	33	7	13 16 6
27	903	237	51683	18051	730879	117743	19542	2 24	3186	2195	100 0 0
28	14	5	691	266	10213	610	150	0 8	8	2	5 16 8
29	6	..	358	..	4096	..	..	0 8	..	2	2 6 10
30	6	3	287	140	7039	729	118	1 8	10	7	6 4 5 0
31	4	2	158	81	3346	306	45	1 4	3	6	3 2 9 4
32	7	..	334	..	7228	556	51	1 5	9	14	2 3 2 8
33	12	2	615	104	8257	622	160	1 2	10	..	5 0 0
34	11	5	455	208	13317	1531	315	1 10	..	20	8 6 8
35	64	8	2895	651	40914	3809	759	1 6	..	88	8 6 8
36	6	1	205	55	3892	486	19	2 0	..	12	1 16 4
1269		312	68851	22449	1025964	146761	24103	..	3316	2593	1001 215 12 1
..		18	..	839	2251	30	39	..	..	..	1 9 0
1269		330	68851	23288	1028215	146791	24142	..	3316	2593	1001 217 1 1
1	14	4	781	203	11628	1069	191	1 14	22	17	4 3 4
2	26	5	1241	280	23216	2174	242	1 5	27	46	10 4 1
3	343	57	21389	4824	262372	25554	4746	1 5	954	477	35 16 8
4	6	2	221	91	3490	211	41	1 0	..	..	2 5 2
5	3	3	131	127	3937	358	81	1 10	..	..	..
6	35	6	1688	265	31330	3895	865	2 0	..	14	14 5 0
7	1	..	66	..	475	6	3	0 3	..	..	0 5 0
8	7	4	433	217	9672	1052	115	2 0	..	2	3 5 0
9	15	4	653	184	14281	890	250	1 4	..	3	..
10	3	..	141	..	3346	303	29	2 0	..	..	0 16 8
11	10	3	620	199	12908	1039	217	1 24	4	2	5 16 8
12	6	..	127	..	2610	131	18	1 2	..	..	1 13 4
13	5	2	264	106	4127	343	45	1 9	..	..	1 10 6
14	6	4	479	265	8741	622	122	1 44	4	5	3 11 2
15	75	16	4178	1091	94410	13638	1530	2 7	..	36	16 13 4
16	22	5	1155	232	18711	1792	233	1 8	..	8	..
17	2	..	86	..	1280	50	8	1 0	..	..	0 16 4
18	5	2	121	14	2492	266	17	2 0	..	3	1 13 10
19	6	2	354	122	7480	934	174	1 10	2	..	..
20	36	8	1732	503	37582	5135	1007	2 14	46	60	9 0 0
21	2	2	109	86	3454	86	40	0 8	2	4	1 10 8
22	41	8	2283	472	39207	2857	508	1 44	..	67	10 10 0
23	21	8	793	419	21835	1836	621	1 1	16	29	5 10 0 0
24	9	4	620	229	10142	693	120	1 0	12	14	4 19 8
25	33	8	1776	410	28708	2448	233	1 0	..	53	8 6 8
732		157	41441	10339	657434	67382	11456	..	1081	775	347 147 3 1
..		2	..	28	*54	..	..	..	..	..	..
732		159	41441	10367	657488	67382	11456	..	1081	775	347 147 3 1

\*Three months' trade.



### SOUTH-WESTERN SECTION.

[illegible]

**WESTERN**

**RETURN OF TRADE, &c., of Co-operative Societies in the Counties  
HEREFORD, MONMOUTH, MONTGOMERY, PEMBROKE, and Part of**

*a* These particulars are taken from our last year's return. *b* These particulars are taken  
this office or to

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, including any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.
		£	£	£	£	£	£	£	£
<b>No. 1—GLOUCESTER AND HEREFORD DISTRICT—</b>									
Bream .....	65	251	85	36	222	68	..	90	104
Cainscross and Ebley .....	3118	33559	2935	2051	6825	8126	7208	18217	1700
Cinderford .....	2104	22853	706	2398	7798	6661	1384	12950	..
Coln Independent .....	180	1102	62	60	714	162	..	238	313
Frampton Cotterell .....	600	4564	2449	124	3066	4202	..	639	542
Gloucester .....	8460	132920	6459	5930	31663	38426	36612	49581	156
Hereford .....	889	4994	2629	..	1987	5361	..	766	143
Kemble .....	329	1240	308	98	625	490	..	600	110
Llanidloes .....	366	2028	22	206	711	1103	..	546	96
Lydney .....	283	3015	160	514	699	1870	..	1327	41
Malvern .....	468	2036	1146	215	1400	1731	..	478	304
Newtown .....	934	8568	576	585	1766	1847	1227	5179	407
Pillowell and Yorkley .....	238	1642	39	219	813	661	..	695	..
<i>b</i> South Cerney .....	103	294	21	26	251	51	..	39	..
Stroud .....	4155	34906	1280	1789	11180	12276	3828	12253	2375
<i>b</i> Tidenham .....	107	877	62	51	275	337	..	378	..
<i>b</i> Tortworth .....	46	181	67	102	237	..	..	113	..
Upper Lydbrook .....	52	439	569	..	318	715	..	196	39
Welshpool .....	177	327	20	84	202	24	..	241	46
<b>Total .....</b>	<b>22674</b>	<b>255836</b>	<b>19655</b>	<b>14488</b>	<b>70752</b>	<b>84111</b>	<b>50259</b>	<b>104526</b>	<b>6376</b>
<b>No. 2—BRECON, MONMOUTH, AND EAST GLAMORGAN DISTRICT—</b>									
Aberdare Workmen's .....	1220	13798	383	2042	5601	6464	1551	3711	1832
Abergavenny .....	186	125	1	16	129	40	..	60	..
Abersychan and Talywain .....	1536	16720	1298	2484	7504	5358	5466	5880	7
Blaenavon .....	1765	27096	10785	2012	9662	12501	14820	4502	767
Blaina .....	5202	100664	15913	3642	31187	32077	45019	19252	..
Cardiff .....	2400	10509	8843	586	5807	15826	234	1894	562
Chepstow .....	460	1942	1460	162	1210	2475	..	463	515
Cradoc .....	169	1236	663	96	399	233	..	33	1531
Cwmbach .....	5600	103725	..	4287	29784	24710	8175	23509	22602
Cwmbran & Pontynewydd .....	225	1653	1043	81	810	1945	..	251	187
Cwmteillery .....	925	9264	1148	860	5040	4670	472	3253	3
Dowlais .....	577	2916	51	1013	1369	1692	..	1631	55
<i>b</i> Duffryn (Mountain Ash) ..	696	9135	1867	25	8241	..	..	2786	..
Ebbw Vale .....	1760	15888	6632	1153	10700	8100	4177	3169	..
<i>b</i> Garnidiffaith and Varteg ..	472	7042	2323	727	2334	1370	..	6388	..
Llanbradach .....	438	1895	1993	205	2046	3576	..	512	..
Merthyr .....	120	614	85	26	234	357	..	1	124

## SECTION.

of BRECKNOCK, CARDIGAN, CARMARTHEN, GLAMORGAN, GLOUCESTER, WORCESTER, for 1909, arranged in their respective Counties.

from the Registrar's Return for 1908. c These societies have not made a return either to the Registrar.

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.						
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.		
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
1	2	1	148	26	2767	94	12	0 9	..	..	..	0 10 0
2	59	20	3207	1056	77613	11030	1244	2 6	..	90	23	8 6 8
3	61	16	2699	799	58941	6891	1113	2 0	..	11	3	8 6 8
4	4	1	146	65	3823	338	53	1 4	5	..	..	..
5	17	4	563	288	16414	845	197	1 0	..	..	8	5 3 4
6	275	47	11375	2529	188464	27253	4598	2 2½	..	214	179	20 0 0
7	20	5	796	343	13144	476	225	0 9	..	21	2	5 4 10
8	5	2	272	123	6584	474	48	1 3	..	..	1	2 14 8
9	3	3	340	134	5943	705	80	2 6	3	..	1	2 15 8
10	7	..	446	..	6616	924	128	2 4	..	14	..	2 4 8
11	7	8	342	180	8478	445	91	0 10½	..	16	1	3 11 8
12	11	4	721	215	18076	3331	386	2 8	..	32	22	7 13 4
13	4	2	240	111	7955	1081	72	2 2½	..	2	..	1 18 4
14	..	..	..	..	1222	62	..	..	..	..	..	..
15	78	17	4404	980	97820	13632	1351	2 6	..	110	20	8 6 8
16	..	..	..	..	2557	199	..	..	..	..	..	..
17	..	..	..	..	1148	112	..	..	..	..	..	..
18	2	1	136	62	1798	53	10	1 0	..	..	..	0 11 2
19	3	..	114	..	2594	226	11	1 6	5	4	..	1 10 0
	558	126	25949	6911	521957	68171	9628	..	13	514	260	78 17 8
1	26	7	1907	424	42584	6926	711	3 1	..	40	28	11 5 6
2	3	..	92	..	1739	68	3	0 6	..	1	..	0 13 0
3	54	6	3123	461	69079	9842	661	2 6	..	118	20	8 7 6
4	53	18	3259	1243	67574	7807	1052	1 10½	168	168	10	30 0 0
5	173	34	12798	2311	242143	36735	3418	2 0	584	303	223	40 8 4
6	55	10	3816	694	50371	3046	430	1 0	58	70	58	16 13 4
7	14	2	531	143	8804	504	92	1 0	5	5	3	3 15 0
8	2	..	179	..	4962	133	36	..	..	..	3	1 7 8
9	165	44	11247	2249	376281	57388	4026	3 3½	92	175	54	20 0 0
10	7	1	451	84	7105	666	72	1 3	5	..	3	1 15 10
11	29	6	1544	428	37016	4977	359	2 5½	49	58	..	7 3 0
12	14	2	818	169	19474	1855	136	1 6	..	..	15	4 3 4
13	..	..	..	..	31495	5461	..	..	..	..	..	..
14	42	9	3289	753	59388	7059	723	2 0	86	73	65	13 15 0
15	..	..	..	..	22856	3879	..	..	..	26	..	4 3 4
16	10	3	882	134	14660	1223	67	1 6	..	34	..	3 0 0
17	3	..	48	..	1115	83	7	1 6	..	1	..	..

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, including any Over-draft from Bank.	Re-serve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.
							House Property.	All other Investments.	
BRECON, MONMOUTH, AND EAST GLAMORGAN DISTRICT—Con.									
Newport .....	3794	48396	4779	1266	14749	15585	13811	12447	18
New Tredegar .....	762	5201	4372	824	4075	4344	1230	890	19
Penarth .....	964	3422	392	405	2102	1296	..	1798	20
bPenrhiwceiber .....	440	2365	2437	..	597	20	..	4185	21
Phoenix-Nantyglo .....	211	1563	..	3	1948	318	..	264	22
Senghenydd & Aber Valley ..	720	4738	..	1489	2014	1772	..	4297	23
Trecynon and Cwmdare ..	350	5245	38	250	1983	1642	..	1982	24
Tredegar .....	1349	6268	7041	547	6608	3798	2814	1420	25
Treharris .....	685	7503	1845	508	4152	4359	229	1373	26
Troedyrhiw .....	455	3552	1331	554	2344	4545	256	509	27
Ynysybwl .....	873	9334	947	673	4020	3648	2069	1443	28
	34354	421809	77670	25936	166049	162721	100323	107903	33233
Productive Society:—									
cSouth Wales Tailors.....	..	..	..	..	..	..	..	..	29
Total .....	34354	421809	77670	25936	166049	162721	100323	107903	33233
No. 3—WEST WALES DIST.—									
aAbercave .....	106	457	375	136	236	578	..	231	1
Alltwn and Pontardawe..	1280	10717	2549	3776	6325	2522	4410	4854	2
Ammanford .....	302	1482	674	334	1175	1025	..	446	3
Briton Ferry.....	515	3308	1090	418	1946	1805	1199	579	4
Burry Port.....	214	891	1605	76	822	1603	..	385	5
aCraigcfeiparc .....	87	340	186	81	293	239	..	166	6
cwmbrwla .....	505	3041	1825	440	1553	1761	1303	710	7
Cwmilnyfell .....	164	1370	115	137	1010	558	..	789	8
Glyn Neath.....	102	237	580	..	365	716	..	96	9
Gorslas .....	100	450	506	..	541	504	..	83	10
Gwauncaegurwen .....	212	1385	1038	147	1383	1521	..	578	11
Llanelly .....	511	2213	1132	270	1793	937	859	481	12
aLlangennech .....	60	326	..	67	325	6	..	124	13
Lower Cwmtwrch .....	74	291	50	6	209	240	..	43	14
Milford Haven.....	241	369	222	9	416	372	..	108	15
Neath Abbey.....	425	2278	18	1616	1710	1732	..	1247	16
Pembroke Dock .....	946	5577	2574	..	3381	4380	..	952	17
Pontardulais .....	450	4049	202	428	2236	2515	232	630	18
Pontyberem .....	191	2290	729	522	2164	1133	..	1260	19
Resolven .....	245	3158	39	363	829	1072	..	1843	20
Swansea .....	460	847	460	18	688	301	222	445	21
Treboeth .....	319	997	699	171	340	642	264	279	22
aTrimsaran .....	60	256	290	40	416	195	..	69	23
	7569	46359	16958	9055	30656	26357	8489	16348	9180
Productive Societies:—									
aCymmer, Corrwg & Gwynfi Baking .....	7	198	..	223	82	109	..	210	24
Swansea Printers .....	27	163	101	..	32	334	..	..	25
Total .....	7603	46720	17059	9278	30770	26800	8489	16558	9367

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.							
	Distributive.	Pro-ductive.	Distributive.	Pro-ductive.		Net Profit.	In-terest on Share Capital	Aver-age Divi-dend per £.	Bonus on Wages.	Subscriptions.			
										Educa-tional Pur-poses.	Chari-table Pur-poses.	Co-operative Union.	
			£	£	£	£	£	s. d.	£	£	£	£ s. d.	
18	86	28	4010	1784	79291	8483	2083	1 6	..	78	29	18 0 0	
19	29	8	1809	424	29725	4068	112	2 0	19	15	9	5 5 0	
20	25	3	1271	252	21347	1867	157	1 6	..	34	27	8 0 6	
21	..	..	..	..	22149	4079	..	..	..	..	..	..	
22	5	2	393	141	7916	761	48	1 10	..	..	..	..	
23	19	4	1340	303	39481	6510	131	3 0	..	41	17	5 1 8	
24	11	2	634	137	13759	2151	238	2 9½	..	4	10	2 15 0	
25	27	9	1978	735	38691	4408	203	2 0	..	49	2	10 17 6	
26	27	9	1112	457	33681	4262	360	2 4	..	20	..	5 8 4	
27	17	3	992	210	20184	2447	89	2 0	..	18	7	..	
28	25	11	1658	590	43362	5633	355	2 5	..	24	16	6 12 10	
29	921	221	59181	14126	1406232	192321	15569	..	1066	1355	599	228 11 8	
	..	..	..	..	..	..	..	..	..	..	..	..	
	921	221	59181	14126	1406232	192321	15569	..	1066	1355	599	228 11 8	
1	2	..	170	..	3523	256	14	1 1	..	..	..	..	
	20	19	1445	360	38650	4587	325	2 6	..	..	..	10 5 0	
	6	..	490	..	8829	489	61	1 8	..	5	..	2 10 0	
	9	5	630	212	1167	948	163	1 3	..	2	5	3 19 10	
	5	..	289	..	5355	476	40	1 0	12	11	2	1 14 0	
	2	..	118	..	2177	107	16	1 0	..	..	3	0 7 4	
	11	3	486	82	12658	1025	133	1 6	27	27	5	4 1 8	
	4	..	362	..	7408	601	65	1 6	..	..	..	1 4 0	
	2	..	196	..	2264	..	6	..	..	..	..	..	
	2	..	115	..	1982	81	10	..	..	..	..	0 16 8	
	5	..	353	..	7039	326	59	1 0	..	..	..	..	
	10	..	520	..	11720	634	82	1 0	15	15	2	4 1 7	
	2	..	93	..	2115	147	8	1 6	..	..	..	..	
	2	..	164	..	1440	50	9	0 9	..	..	..	0 5 0	
	3	1	213	52	3048	108	14	0 9	..	5	..	1 11 2	
	13	..	981	..	23298	2372	82	2 3	..	8	7	3 9 0	
	14	4	828	372	12734	315	69	0 4½	..	..	..	8 0 0	
	15	..	813	..	22977	2986	143	2 3	..	5	9	3 7 8	
	16	7	..	365	..	9329	1185	46	2 0	..	..	1	..
	17	9	..	506	..	11316	1681	123	2 0	..	26	..	1 15 10
18	5	..	655	438	10950	505	33	1 0	30	8	10	2 15 10	
19	4	..	293	..	5679	388	39	1 0	..	..	..	2 12 9	
20	2	..	87	..	2891	177	1	1 2	..	..	..	..	
21	159	37	10112	1516	208549	19444	1541	..	84	112	44	52 17 4	
	..	..	..	..	..	..	..	..	..	..	..	..	
	161	45	10286	1870	211797	19561	1551	..	84	112	44	52 17 4	
22	2	4	174	289	3156	115	10	1 0	..	..	..	..	
	..	4	..	65	*92	2	..	..	..	..	..	..	
23	161	45	10286	1870	211797	19561	1551	..	84	112	44	52 17 4	

\* Four months' trade.

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Prop- erty.	All other Invest- ments.		
No. 4—MID-GLAMORGAN DISTRICT—										
Aberavon .....	277	£ 581	£ 17	£ ..	£ 609	£ 121	£ ..	£ 969	£ ..	1
aAbergwnfi .....	275	2171	..	899	1774	1029	..	907	282	2
aAfan Valley .....	160	1068	513	272	1116	460	484	195	69	3
Barry and District .....	440	2335	1033	316	1660	1684	..	564	250	4
Barry Dock Mutual .....	300	693	810	10	703	1000	..	319	345	5
aBlaengarw.....	175	964	446	132	1069	582	..	136	806	6
Bryn .....	100	430	306	114	436	96	99	134	303	7
Caerau and Spelters .....	645	3768	2963	1303	4949	2931	..	215	1444	8
bCwmavon .....	11	84	..	10	11	..	..	33	..	9
Cymmer .....	240	2247	85	246	1019	460	..	1192	392	10
Ferndale .....	2775	25327	..	16890	11200	15512	8526	14807	3681	11
Glyncorrwg .....	170	1771	406	544	751	1301	..	161	553	12
Mid-Rhondda .....	760	3012	707	880	3440	1041	255	628	30	13
Nantymoel.....	1129	14762	..	1400	4133	133	1835	10267	2024	14
Pantdu .....	141	1017	400	355	1029	400	..	668	86	15
Penygraig .....	510	4421	188	980	2325	2150	..	1121	1152	16
Pontrhydyfen .....	153	1275	..	1009	955	281	155	75	..	17
Pontycymmer .....	796	6715	1098	1735	5362	3389	10	1192	1527	18
Pontyrhyl .....	73	675	..	176	503	22	..	298	354	19
aTaibach and Port Talbot..	175	939	13	209	588	37	..	697	78	20
Ton .....	1683	20050	3056	1361	9871	8618	1672	6151	278	21
bTreorky .....	1734	35637	1486	6011	11062	3166	..	28906	..	22
Ynyshir and Watts Town..	1150	6096	3322	351	4865	3636	794	1055	1988	23
	13872	135988	17349	35203	69430	48049	13830	70090	15142	
Productive Society :—										
bGlyncorrwg Builders.....	22	1652	2748	..	..	4127	..	273	..	24
Total .....	13894	137640	20097	35203	69430	52176	13830	70363	15142	

No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.							
Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.			
									Educational Purposes.	Charitable Purposes.	Co-operative Union.	
		£	£	£	£	£	s. d.	£	£	£	£ s. d.	
1	5	319	..	5869	337	20	1 0	..	..	1	..	
2	8	731	..	29440	2994	104	2 6	..	5	12	..	
3	5	405	72	9509	1411	47	2 3	..	..	..	1 6 0	
4	13	745	149	12461	888	101	1 3	..	21	10	3 10 0	
5	5	247	157	4602	139	24	0 6	..	6	..	3 1 0	
6	5	327	..	6981	800	36	2 1	..	..	..	1 14 8	
7	2	181	82	4190	486	7	2 6	..	..	..	0 14 8	
8	27	2082	254	35966	4499	52	2 6	..	15	7	5 0 0	
9	..	..	..	53	7	..	..	..	..	..	..	
10	7	610	..	12252	1500	96	2 6½	..	5	5	1 18 2	
11	97	7368	..	220306	58184	208	4 2	..	64	7	..	
12	3	305	..	10242	1445	40	2 8	..	..	..	1 6 8	
13	19	1282	..	31841	3427	66	2 0	..	30	21	5 6 4	
14	36	3529	982	64713	8670	730	2 6	..	14	32	9 3 8	
15	4	252	..	9300	1290	44	3 0	..	..	..	1 1 8	
16	22	1521	228	30304	4123	93	2 6	..	43	5	2 16 6	
17	3	271	..	6476	856	65	2 6	..	..	..	1 4 0	
18	21	1630	297	40245	5623	259	2 10	..	60	17	5 12 0	
19	2	173	..	3466	350	31	2 1½	..	3	..	0 11 3	
20	4	280	..	6409	1171	41	1 11½	..	..	..	1 0 0	
21	62	3640	954	74145	8689	724	2 0½	..	94	8	12 14 4	
22	..	..	..	87404	15907	..	..	..	..	..	..	
23	36	2317	557	43133	4507	207	2 0	..	10	10	8 4 8	
24	386	59	28215	3732	743307	127303	2995	..	..	370	135	66 5 7
	..	..	..	..	713	..	..	..	..	..	..	..
	386	59	28215	3732	744020	127303	2995	..	..	370	135	66 5 7





## A SUMMARY FOR ALL THE SECTIONS.

NAME OF SECTION.	No. of Societies.	No. of Members.	LIABILITIES.				ASSETS.					
			Share Capital.	Loans, including any Over-draft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.		
								House Property.	All other Investments.			
Ireland (excluding Agricultural, Dairy, Specials, &c.)	23	9335	£ 52111	£ 7137	£ 5722	£ 24633	£ 21455	£ ....	£ 27601	£ 5432	1	
Midland..	223	311437	3344188	674949	197655	1074708	1629502	926542	897371	109899	2	
Northern .....	145	304589	4687461	507310	190861	1121914	1725383	1155218	1760449	217946	3	
North-Western .....	475	1007186	16398278	4619262	2303249	5601975	7418162	4390510	7505189	1084351	4	
Scottish.....	294	405129	5245820	4324171	1197932	2487877	3200366	663635	4973124	739154	5	
Southern .....	223	370381	2742394	559692	265349	1150234	1484113	543544	726763	164198	6	
South-Western .....	81	98711	813707	100974	108551	242631	411186	132535	282230	13885	7	
Western .....	97	78525	862005	134481	84905	337001	325808	172901	299350	64118	8	
Totals for 1909 ....	*1561	2588293	34135964	10921976	4354224	12040973	16245975	7984885	16472077	2398983		
Totals for 1908 ....	†1560	2516194	33244980	10457798	4085335	11580943	15906219	7548078	16007085	2184635		
Increase .....	1	69099	890984	464298	268889	451690	339756	436207	464392	214348		
Decrease .....	..	..	..	..	..	..	..	..	..	..		

\* These figures relate only to 1,558 Societies; 3 Societies either had not commenced business or declined to supply information.

† These figures relate only to 1,548 Societies; 12 Societies either had not commenced business or declined to supply information.

## A SUMMARY FOR ALL THE SECTIONS.—Continued.

No. of Employees on December 31st.			Salaries and Wages.		Sales during the year.	PROFIT.				Subscriptions.		
			Distri- butive.	Pro- ductive.		Net Profit.	Interest on Share Capital.	Amount Paid as Bonus on Wages.	Educa- tional Purposes.	Charitable Purposes.	Co-operative Union	
	Distri- butive.	Pro- ductive.	£	£	£	£	£	£	£	£	£	s. d.
1	245	40	14079	1749	280942	20716	2031	651	446	120	41	18 4
2	6672	5662	368802	203447	7529806	883620	142393	11579	9216	5024	1239	3 1
3	8616	2710	524288	154873	10769530	1872510	210107	343	6801	7294	1445	14 10
4	24398	25438	1543382	1475562	54925533	5134424	653850	8175	46065	23261	4135	11 10
5	16703	13758	829509	732745	22714409	2852785	213750	38561	13780	15246	1608	2 0
6	8428	2010	516351	129811	7978530	619297	143213	8852	8069	3988	1338	12 8
7	2059	496	114759	34009	1769508	220415	36531	4419	3442	1384	402	10 11
8	2026	451	123631	26639	2884006	407356	29743	1163	2351	1038	426	12 3
	69187	50665	4034801	2848835	108852264	12011123	1431618	73743	91070	57355	10638	5 11
	67314	50328	3882242	2841806	107550054	11728647	1401341	75402	91041	61030	10434	12 1
	1873	237	152559	7029	1301610	282476	30277	....	29	....	203	13 10
	....	....	....	....	....	....	....	1659	....	3675	....	....

## DETAILED SUMMARY OF THE SOCIETIES.

	No. of Societies.	No. of Members.	LIABILITIES.			ASSETS.				
			Share Capital.	Loans, including any Over-draft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.
								House Property.	All other Invest-ments.	
			£	£	£	£	£	£	£	£
Distributive Societies .....	1430	2469039	30804246	4779848	2075824	7082011	13419216	7727811	12678177	1101174
Productive Societies .....	119	31806	858039	670996	151291	408793	745752	94481	357967	216925
Supply Associations .....	4	81755	978792	137079	124750	362358	251140	23735	124998	87979
Special Societies .....	6	1254	26644	4121	289773	1066	96735	66608	224096	11418
English Wholesale Socy.— Distributive .....	1	1163	1657305	549970	1137630	1206174	1157662	4100	1482994	692030
Productive .....	..	..	..	2421958	..	1135050	1009020	..	..	..
Scottish Wholesale Socy.— Distributive .....	1	276	410938	1573304	574956	526522	270458	63150	1003905	289457
Productive .....	..	..	..	784700	..	417999	355392	..	..	..
Totals .....	1561	2585293	34135964	10921976	4854224	12040973	16245975	7984885	16472077	2308983

## DETAILED SUMMARY OF THE SOCIETIES.—Continued.

No. of Employees on December 31st.				Salaries and Wages.		Sales during the year.	PROFIT.					
Distri- butive.	Pro- ductive.	Distri- butive.	Pro- ductive.	Net Profit.	Interest on Share Capital.		Amount Paid as Bonus on Wages.	Educa- tional Purposes.	Charitable Purposes.	Co-operative Union.		
1	62686	21619	3515724	1298430	70315078	£	10847945	1246176	42340	88842	£	£ s. d.
2	..	8454	..	456404	3142047		184159	39542	17511	1886		9978 10 7
3	1594	363	140766	17095	2104618		52006	43179	..	300		236 16 8
4	186	..	17731	..	157447		4257	971	..	..		67 0 8
5	2497	..	266432	..	19469782		459208	81438	..	42		20 18 0
6	..	14806	..	837314	6206156		201310	..	..	..		250 0 0
7	2224	..	94148	..	5090421		232493	20312	13892	..		85 0 0
8	..	5323	..	239592	2366715		59745	..		..	..	
69187	50565	4034801	2848835	108852264	12011123		73743	1431618	57355	91070		10638 5 11



## PRODUCTIVE SOCIETIES, 1909.

from the Registrar's Returns for 1908. c These societies have not made a return either to the Registrar.

	No. of Members.	LIABILITIES.			ASSETS.					No. of Em- ployees on Dec. 31st.	Salaries and Wages
		Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, B'ldings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.		
		£	£	£	£	£	House Prop- erty.	All other Invest- ments.	£		£
1	398	4098	4214	820	5540	3335	..	138	1598	181	5561
2	317	8715	16961	800	8921	15690	..	123	4182	159	7897
3	480	5425	1823	..	796	4868	..	177	299	20	626
4	75	2115	7128	..	3102	4430	..	1192	..	..	..
5	859	29072	23	11249	11216	13520	2850	11119	3854	296	14827
6	138	1730	2739	231	2638	1829	..	243	964	34	1727
7	224	2495	1524	35	2288	1604	..	316	960	50	1705
8	990	16991	13980	5997	20874	10957	..	7387	3748	620	22843
9	690	13608	5694	1598	11236	7765	..	3251	4999	505	15171
10	88	684	33	233	140	..	..	829	416	6	397
11	..	..	..	..	..	..	..	..	..	..	..
12	226	12449	7391	2403	9434	6345	..	4310	3307	97	4830
13	119	7109	8142	1620	3073	6590	..	2511	7137	96	5812
14	284	8700	7564	..	5128	4083	..	4003	4276	124	6623
15	366	11120	9661	1479	13569	1958	..	3392	7939	121	6902
16	441	6501	2430	1248	7877	679	..	1755	1441	46	2336
17	83	1821	451	13	1446	412	..	81	112	10	390
5778		132133	89158	27726	107278	83955	2850	40827	45182	2965	97587
18	176	1126	3677	356	3726	3657	..	869	2264	125	5655
19	51	442	260	120	970	70	..	74	612	31	1427
20	286	4931	2582	695	6818	1006	..	42	1133	134	5656
21	80	1251	399	145	686	678	..	169	1209	39	1906
22	32	5392	323	827	3247	520	..	1829	1729	90	4123
23	258	2909	2816	889	2125	1901	..	1476	1586	89	4333
24	220	3155	1867	1419	3424	1993	..	650	1498	78	4194
25	702	9424	8314	4100	10417	4977	..	4124	3830	216	13674
26	288	2943	2450	297	6132	2388	..	14	1454	77	4607
27	675	4802	4482	887	8656	3643	..	622	2429	195	9014
28	970	10938	13475	1353	14160	3935	..	1100	3250	246	12463
29	190	1903	2115	339	2467	2052	..	559	1047	60	3254
30	127	2104	704	..	1940	1181	..	10	1771	71	3444
31	119	797	425	312	596	966	..	45	226	30	982
32	191	2488	1975	323	4091	2129	..	188	2161	95	4767
33	87	669	110	..	1539	190	..	47	155	14	1064
34	22	590	354	55	2659	357	..	185	776	84	3061
35	47	3381	2638	270	5731	9039	..	23	1332	85	5978
36	187	2429	3954	714	6177	1741	..	50	1687	68	3635
4708		62174	52920	13101	85561	41763	..	12076	30149	1827	94081



## PRODUCTIVE SOCIETIES, 1909.

from the Registrar's Returns for 1908. c These societies have not made a return either to the Registrar.

	Sales during the Year.	NET PROFIT: HOW DIVIDED.									
		Profits during the Year.	Loss during the Year.	To Capital.		To Labour.		To Purchaser.		Subscriptions.	
				Amount Paid.	Rate per cent.	Amount Paid.	Rate per £ on Wages.	Amount Paid.	Rate per £.	Educational Purposes.	Charitable Purposes.
	£	£	£	£		£	s. d.	£	s. d.	£	£
1	19969	680	..	355	5	110	0 9	147	0 4	10	19
2	56105	709	..	..	..	..	..	160	0 4	..	..
3	2451	..	961	..	..	..	..	..	..	..	..
4	24187	..	..	..	..	..	..	..	..	..	..
5	47317	4069	..	1436	5	516	0 9	1408	0 6	5	35
6	8599	261	..	80	5	41	0 8½	37	0 1½	7	..
7	8614	178	..	160	5	14	0 4	86	0 2	..	..
8	79429	6212	..	1346	5	1454	1 4	2312	0 7	127	33
9	55422	4616	..	1200	..	937	..	1670	0 8	200	500
10	3426	299	..	33	..	18	..	115	..	..	4
11	..	..	..	..	..	..	..	..	..	..	..
12	21665	924	..	641	5	..	..	..	..	..	11
13	28726	1807	..	1051	15	455	1 6	..	..	..	..
14	20377	1452	..	..	..	..	..	..	..	..	..
15	39896	2907	..	553	5	491	1 6	410	0 6	10	16
16	22310	1225	..	644	10	54	0 6	534	0 6	19	15
17	1492	66	..	..	7½	..	..	..	..	..	..
	439925	25405	961	7499	..	4090	..	6829	..	383	633
18	25438	387	..	79	7½	..	..	..	..	7	6
19	4739	350	..	42	5 & 6	44	0 8	70	0 4	14	23
20	20707	285	..	114	5	70	0 6	171	0 4	6	15
21	7640	810	..	58	8	257	2 8	111	0 5½	10	11
22	16423	969	..	659	5	320	1 7	..	..	..	1
23	15800	921	..	142	5	197	0 11½	247	0 4	17	5
24	17613	995	..	145	6½	199	1 0	364	0 5	14	20
25	52049	3469	..	549	6	846	1 3	1386	0 7	72	145
26	14900	367	..	140	5	..	..	188	0 3	10	23
27	27775	532	..	232	5	63	0 3	96	0 1½	36	10
28	41472	1053	..	568	5	308	1 0	414	0 5	21	10
29	11510	485	..	84	5	92	0 6½	186	0 3½	5	2
30	14984	905	..	104	7½	163	1 0	295	0 8	40	160
31	2889	14	..	20	5	..	..	90	0 3	..	..
32	17759	577	..	121	5	61	0 6	..	..	170	..
33	4580	404	..	37	5	..	..	..	..	..	..
34	8402	..	..	..	..	..	..	..	..	..	..
35	24329	148	..	193	5	..	..	..	..	5	5
36	16209	717	..	144	6½	153	0 10	258	0 4	21	22
	345218	13388	..	3431	..	2778	..	3906	..	450	458

OBJECT OF MANUFACTURE.	NAME OF SOCIETY.	
ENGLAND AND WALES— <i>Continued.</i>		
(c) Metal Workers.	{ Needles ..... Nails ..... Watches ..... " ..... Cutlery ..... " ..... " ..... Locks, &c. .... Machines, &c. .... Clog Iron and Sundries ..... Tin, Iron, and Zinc .....	Alcester Needle Makers. .... 37 Bromsgrove Nail Forgers ..... 38 Andrews Watch Manufacturing (Coventry) ..... 39 Coventry Watch ..... 40 Sheffield Cutlery ..... 41 " Federated Cutlers ..... 42 b " Trade-unionists' Sheep Shear Manufac.. 43 Walsall Locks and Cart Gear ..... 44 a London General Engineers ..... 45 Calderdale Clog Sundries Manufacturing (Walsden) ..... 46 a Midland Sheet Metal Workers (Birmingham) .... 47
	Total .....	
(d) Wood Workers.	{ Cabinet Making, &c. .... " ..... " ..... Carriage Builders ..... Ship Building, &c. .... Baskets ..... " .....	Bolton Cabinet Makers ..... 48 Bradford " ..... 49 Newcastle-on-Tyne " Household Furnishing ..... 50 Leicester Carriage Builders and Wheelwrights ..... 51 Medway Ship and Barge Building ..... 52 Leicester "Ideal" Basket Makers ..... 53 Worcester Hamper and Basket Makers ..... 54
	Total .....	
(e) Building, &c.	{ Building, &c. .... " ..... " ..... " ..... " ..... " ..... Quarrying .....	Coventry Builders ..... 55 b General Builders (London) ..... 56 b Glyncorwg Builders ..... 57 b Haslemere Builders ..... 58 b Hull General Builders ..... 59 Lincoln Land and Building ..... 60 Oxford Builders ..... 61 North Wales Quarries (Bethesda) ..... 62
	Total .....	
(f) Printing and Bookbinding.	{ Bookbinding ..... Printing ..... " ..... " ..... " ..... " ..... " ..... " ..... " ..... " ..... " ..... " ..... " ..... " .....	Bookbinders (London) ..... 63 b Barrow-in-Furness Printing and Publishing ..... 64 Birmingham Printers ..... 65 Blackpool Union Printers ..... 66 Bristol Printers ..... 67 Co-operative Newspaper (Manchester) ..... 68 Co-operative Printing (Manchester) ..... 69 Derby Printers ..... 70 Garden City Press (Hitchin) ..... 71 Hull Printers ..... 72 Leicester Printers ..... 73 Long Eaton Printers ..... 74 Nottingham Printers ..... 75 Plymouth Printers ..... 76 Portsmouth Printers ..... 77 Swansea Printers ..... 78
	Total .....	

	No. of Mem- bers.	LIABILITIES.			ASSETS.				No. of Em- ployees on Dec. 31st.	Salaries and Wages.	
		Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machin- ery, and Fixed Stock.	Investments.				Owing to the Society for Goods.
							House Prop- erty.	All other Invest- ments.			
		£	£	£	£	£	£	£	£		£
37	174	1872	1061	..	1331	153	..	163	323	21	777
38	108	460	20	210	433	..	..	194	147	42	744
39	18	343	92	..	378	8	..	17	28	12	280
40	67	1351	193	272	1091	385	..	235	246	19	465
41	58	1211	150	528	1307	11	..	510	246	40	906
42	82	355	142	10	471	..	..	2	174	27	679
43	72	1747	4691	2390	3903	2700	..	2225	..	..	..
44	154	5549	2732	3421	4154	5287	..	1036	3416	225	10482
45	91	549	397	..	83	303	..	12	76	4	305
46	107	1763	808	420	428	1864	..	528	400	15	829
47	62	951	604	..	654	322	..	33	418	16	1181
	993	16151	10890	7251	14233	11033	..	4955	5474	421	16648
48	54	1412	3293	267	4555	341	..	150	510	39	2706
49	78	2638	2820	380	2778	2451	..	330	585	24	1844
50	120	6312	25635	2582	4331	29881	..	503	4641	110	7372
51	75	564	246	..	478	361	..	45	246	17	1230
52	180	2780	3146	..	298	5290	..	..	239	17	1122
53	25	382	296	..	229	36	..	88	209	12	503
54	87	244	56	..	310	50	..	..	54	9	439
	619	14332	35492	3229	12979	38410	..	1116	6544	228	15216
55	13	126	635	..	83	41	523	29	161	4	264
56	676	1869	6146	..	2241	3320	..	2070	..	..	..
57	22	1652	2748	..	..	4127	..	273	..	..	..
58	26	2160	15015	..	4805	4668	..	7508	..	..	..
59	117	599	1839	423	312	237	..	2312	..	..	..
60	573	4704	61367	2893	581	937	67429	270	288	24	2402
61	60	562	445	132	130	500	..	331	371	15	1176
62	916	31202	8510	..	2303	34503	..	88	308	43	2371
	2403	42874	96705	3448	10455	48333	67952	12881	1128	86	6213
63	79	398	..	149	128	74	..	252	117	6	429
64	66	44	10	..	..	..	..	46	..	..	..
65	116	2674	1853	199	225	3839	..	115	1188	36	1909
66	175	1049	1421	170	358	1586	..	200	920	23	1338
67	36	76	27	..	5	100	..	11	37	2	28
68	328	11473	4891	500	891	9873	..	4362	2774	45	6060
69	728	22243	10902	10870	9500	28542	..	1999	14859	440	32331
70	58	632	246	256	170	571	..	382	189	11	595
71	130	4420	3891	20	1107	6998	..	4	2055	50	3037
72	70	1924	2560	720	201	4538	..	124	661	30	1622
73	282	4842	6920	740	2420	8624	..	141	2172	68	3506
74	29	526	136	42	70	374	..	134	241	7	555
75	115	727	240	170	135	408	..	520	195	10	673
76	209	881	772	29	152	1304	..	116	303	18	839
77	126	251	690	..	89	793	..	2	101	4	307
78	27	163	101	..	32	334	..	..	84	4	65
	2565	52323	34660	13865	15483	67958	..	8408	25896	754	53294

OBJECT OF MANUFACTURE.		NAME OF SOCIETY.	
ENGLAND AND WALES—Continued.			
(c) Metal Workers.	Needles.....	Alcester Needle Makers .....	37
	Nails .....	Bromsgrove Nail Forgers .....	38
	Watches .....	Andrews Watch Manufacturing (Coventry) .....	39
	" .....	Coventry Watch .....	40
	Cutlery .....	Sheffield Cutlery .....	41
	" .....	" Federated Cutlers .....	42
	" .....	<sup>b</sup> " Trade-unionists' Sheep Shear Manufac. ....	43
	Locks, &c. ....	Walsall Locks and Cart Gear .....	44
	Machines, &c. ....	<sup>a</sup> London General Engineers .....	45
	Clog Iron and Sundries .....	Calderdale Clog Sundries Manufac. (Walsden)....	46
Tin, Iron, and Zinc .....	<sup>a</sup> Midland Sheet Metal Workers (Birmingham) ....	47	
Total .....			
(d) Wood Workers.	Cabinet Making, &c. ....	Bolton Cabinet Makers .....	48
	" .....	Bradford " .....	49
	" .....	Newcastle-on-Tyne Household Furnishing. ....	50
	Carriage Builders .....	Leicester Carriage Builders and Wheelwrights ..	51
	Ship Building, &c. ....	Medway Ship and Barge Building .....	52
	Baskets .....	Leicester "Ideal" Basket Makers .....	53
	" .....	Worcester Hamper and Basket Makers .....	54
Total .....			
(e) Building, &c.	Building, &c. ....	Coventry Builders .....	55
	" .....	<sup>b</sup> General Builders (London) .....	56
	" .....	<sup>b</sup> Glyncorrwg Builders .....	57
	" .....	<sup>b</sup> Haslemere Builders .....	58
	" .....	<sup>b</sup> Hull General Builders. ....	59
	" .....	Lincoln Land and Building .....	60
	" .....	Oxford Builders .....	61
	Quarrying .....	North Wales Quarries (Bethesda) .....	62
Total .....			
(f) Printing and Bookbinding.	Bookbinding .....	Bookbinders (London) .....	63
	Printing .....	<sup>b</sup> Barrow-in-Furness Printing and Publishing. ....	64
	" .....	Birmingham Printers .....	65
	" .....	Blackpool Union Printers .....	66
	" .....	Bristol Printers .....	67
	" .....	Co-operative Newspaper (Manchester) .....	68
	" .....	Co-operative Printing (Manchester) .....	69
	" .....	Derby Printers .....	70
	" .....	Garden City Press (Hitchin) .....	71
	" .....	Hull Printers .....	72
	" .....	Leicester Printers .....	73
	" .....	Long Eaton Printers .....	74
	" .....	Nottingham Printers .....	75
	" .....	Plymouth Printers .....	76
	" .....	Portsmouth Printers .....	77
	" .....	Swansea Printers .....	78
Total .....			

# PRODUCTIVE SOCIETIES, 1909.

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## NET PROFIT: HOW DIVIDED.

	Sales during the Year.	Profits during the Year.	Loss during the Year.	To Capital.		To Labour.		To Purchaser.		Subscriptions.	
				Amount Paid.	Rate per cent.	Amount Paid.	Rate per £ on Wages.	Amount Paid.	Rate per £.	Educational Purposes.	Charitable Purposes.
	£	£	£	£		£	s. d.	£	s. d.	£	£
37	1656	17	..	..	..	..	..	..	..	..	..
38	1058	84	..	44	10	9	0 4	10	0 3	5	9
39	566	..	4	..	..	..	..	..	..	..	..
40	989	..	93	..	..	..	..	..	..	..	..
41	1791	123	..	57	..	..	..	..	..	..	..
42	1468	..	10	..	..	..	..	..	..	..	..
43	11208	1103	..	..	..	..	..	..	..	..	..
44	23421	1535	..	435	6½	791	1 7	..	..	38	25
45	441	..	83	..	..	..	..	..	..	..	..
46	3547	280	..	87	5	20	0 6	80	0 6	..	..
47	1286	21	..	..	3¼	..	..	..	..	..	..
	47431	3163	190	623	..	820	..	90	..	43	34
48	4389	280	..	70	5	..	..	..	..	..	..
49	4466	105	..	131	5	..	..	..	..	..	..
50	18215	144	..	132	5	..	..	..	..	..	..
51	2546	..	62	..	..	..	..	..	..	..	..
52	2584	7	..	..	..	..	..	..	..	..	..
53	1306	..	92	..	..	..	..	..	..	..	..
54	1000	..	..	..	..	..	..	..	..	..	..
	34506	536	154	333	..	..	..	..	..	..	..
55	328	..	9	..	..	..	..	..	..	..	..
56	12880	1056	..	..	..	..	..	..	..	..	..
57	713	..	..	..	..	..	..	..	..	..	..
58	17432	..	..	..	..	..	..	..	..	..	..
59	4898	..	..	..	..	..	..	..	..	..	..
60	8733	426	..	265	7½	..	..	..	..	..	..
61	2157	188	..	38	7½	50	1 0	32	0 4	5	4
62	4506	..	954	..	..	..	..	..	..	..	..
	51647	1670	963	303	..	50	..	32	..	5	4
63	721	70	..	36	5	..	..	..	..	..	..
64	..	192	..	124	5	..	..	..	..	..	1
65	4117	36	..	52	5	..	..	..	..	..	..
66	2863	..	13	..	..	..	..	..	..	..	..
67	454	..	..	5	..	..	..	..	..	..	7
68	17968	967	..	572	5	..	..	..	..	..	137
69	88077	5303	..	1664	7½	1105	0 6	761	0 6	..	..
70	1636	203	..	29	5	21	0 10	53	0 10	5	1
71	7428	441	..	177	5	177	2 0	..	..	3	..
72	2783	170	..	95	5	65	..	..	..	..	15
73	10187	353	..	248	5	30	0 4	44	0 2	10	1
74	1098	98	..	28	5	15	..	10	0 4	1	..
75	1262	57	..	36	5	11	0 4	15	0 4	5	..
76	2251	30	..	39	5	..	..	..	..	..	..
77	500	7	..	6	2½	..	..	..	..	..	..
78	*92	2	..	..	..	..	..	..	..	..	..
	140437	7769	13	3103	..	1424	..	883	..	24	162

\* Four months' trade. † Three months' trade.

OBJECT OF MANUFACTURE.		NAME OF SOCIETY.	
ENGLAND AND WALES—Continued.			
(a) <i>Corn Milling.</i>	Corn Milling .....	Colne Vale Corn Millers .....	79
	" .....	Derwent Flour Mills .....	80
	" .....	Halifax Flour .....	81
	" .....	Northallerton Corn Mill .....	82
	" .....	Sowerby Bridge Flour .....	83
Total .....			
(ii) <i>Baking.</i>	Baking .....	Alfred Joint Stock Bread and Flour .....	84
	" .....	Codnor Park and Selston Baking .....	85
	" .....	Colne Valley Baking .....	86
	" .....	<sup>a</sup> Cymmer, Corrwg, and Gwynfi Baking .....	87
	" .....	<sup>a</sup> Greenwich Bread and Flour .....	88
Total .....			
(i) <i>Laundries.</i>	Laundries .....	Dewsbury .....	89
	" .....	Hyde .....	90
	" .....	Keighley .....	91
	" .....	Newcastle .....	92
	" .....	North-East Lancashire .....	93
Total .....			
(a) <i>Various.</i>	Bass Dressers .....	London Bass Dressers .....	94
	Brushes .....	Hull Brush Makers .....	95
	General .....	Brandsby Agricultural Trading .....	96
	Grocery Sundries, &c. ....	Co-operative Sundries (Droylsden) .....	97
	" .....	Morning Star Sundries (Leicester) .....	98
	Mineral Water Manufacturers .....	Licensed Trade Supply (Coventry) .....	99
	Photographs .....	<sup>b</sup> Co-operative Photographers (London) .....	100
	Typewriting .....	London Typewriters .....	101
	Umbrellas .....	Derby Umbrella Manufacturers .....	102
Total .....			
SCOTLAND.			
(A) <i>Cotton and Wool.</i> —Woollen & Cotton		Paisley Manufacturing .....	103
(F) <i>Printing and Bookbinding.</i> —Printing		Edinburgh Printing .....	104
" " "		Glasgow Civic Press .....	105
" " "		" Scottish Newspaper .....	106
Total .....			
(ii) <i>Baking</i> .....		Abernethy Baking .....	107
" .....		Alva Baking .....	108
" .....		Auchterarder Baking .....	109
" .....		Bainford and Grahamston Baking .....	110
" .....		Burntisland Bread .....	111
" .....		<sup>b</sup> Carronshore Baking .....	112

	No. of Mem- bers.	LIABILITIES.			ASSETS.					No. of Em- ployees on Dec. 31st.	Salaries and Wages.
		Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, B'ldings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.		
							House Prop- erty.	All other Invest- ments.			
		£	£	£	£	£	£	£	£		£
79	*56	15535	7080	1300	9747	7248	..	953	8418	32	2563
80	*10	18026	20635	..	6793	13332	..	14688	2844	51	3333
81	988	99196	792	2515	25610	29780	1200	27208	30427	84	7747
82	690	1733	1604	..	627	3269	..	13	2385	8	550
83	1880.	94359	527	200	26815	44520	..	13622	13760	86	6270
	3624	228849	30638	4015	69592	98149	1200	56484	57834	261	21063
84	442	2417	1313	110	651	3636	..	342	244	24	1735
85	10	1100	..	70	111	992	..	167	..	3	269
86	*6	1800	300	..	161	1801	..	276	220	6	493
87	7	198	..	223	82	109	..	210	103	4	289
88	85	932	..	66	77	692	213	124	59	3	210
	550	6447	1613	469	1082	7230	213	1119	626	40	2906
89	8	3190	3048	..	27	5209	..	88	140	33	1078
90	*5	2828	800	..	..	3628	..	..	..	30	925
91	10	2967	409	..	76	3107	..	54	109	22	728
92	*39	4757	3550	..	163	7625	..	40	205	60	710
93	13	4509	2000	..	78	6021	..	178	5	40	1837
	75	18251	9807	..	344	25590	..	360	459	191	5278
94	67	340	561	1429	345	..	..	1582	621	20	1504
95	43	76	..	5	67	26	..	8	18	2	139
96	154	1609	1246	88	1627	1428	..	256	1403	13	607
97	480	19462	6799	5665	9515	16743	..	4805	3522	150	7740
98	80	472	286	20	520	140	..	73	330	8	316
99	160	1591	1248	..	233	2704	..	19	84	8	536
100	26	146	30	..	132	..	..	1	..	..	..
101	29	202	78	..	48	113	..	56	90	5	303
102	38	184	140	6	124	45	..	141	176	5	302
	1077	24082	10888	7213	12611	21199	..	7241	6244	211	11447
103	3122	38309	51703	4224	28350	21968	3837	33252	7852	360	19844
104	152	10000	7942	3000	506	13975	1500	1470	4189	90	6020
105	193	1300	870	589	194	1193	..	290	1349	24	1622
106	48	148	107	150	..	..	..	903	434	2	343
	393	11448	8919	3739	700	15168	1500	2672	5972	116	7994
107	200	100	..	163	219	388	..	160	44	3	183
108	761	6892	70	1889	599	3494	791	4289	290	12	815
109	452	1190	715	70	238	868	..	..	135	5	377
110	1763	22125	330	840	1219	7337	4518	10954	707	45	3359
111	283	1384	..	..	219	..	1000	293	..	5	359
112	293	2193	254	35	277	788	..	1417	..	..	..

\* Societies.

OBJECT OF MANUFACTURE.		NAME OF SOCIETY.	
ENGLAND AND WALES—Continued.			
(g) <i>Corn Milling.</i>	Corn Milling .....	Colne Vale Corn Millers .....	79
	" .....	Derwent Flour Mills .....	80
	" .....	Halifax Flour .....	81
	" .....	Northallerton Corn Mill .....	82
	" .....	Sowerby Bridge Flour .....	83
		Total .....	
(h) <i>Baking.</i>	Baking .....	Alfred Joint Stock Bread and Flour .....	84
	" .....	Codnor Park and Selston Baking .....	85
	" .....	Colne Valley Baking .....	86
	" .....	<sup>a</sup> Cymmer, Corrwg, and Gwynfi Baking .....	87
	" .....	<sup>a</sup> Greenwich Bread and Flour .....	88
		Total .....	
(i) <i>Laundries.</i>	Laundries .....	Dewsbury .....	89
	" .....	Hyde .....	90
	" .....	Keighley .....	91
	" .....	Newcastle .....	92
	" .....	North-East Lancashire .....	93
		Total .....	
(j) <i>Various.</i>	Bass Dressers .....	London Bass Dressers .....	94
	Brushes .....	Hull Brush Makers .....	95
	General .....	Brandsby Agricultural Trading .....	96
	Grocery Sundries, &c. ....	Co-operative Sundries (Droylsden) .....	97
	" .....	Morning Star Sundries (Leicester) .....	98
	Mineral Water Manufacturers .....	Licensed Trade Supply (Coventry) .....	99
	Photographs .....	<sup>b</sup> Co-operative Photographers (London) .....	100
	Typewriting .....	London Typewriters .....	101
	Umbrellas .....	Derby Umbrella Manufacturers .....	102
		Total .....	
SCOTLAND.			
(A) <i>Cotton and Wool</i> —Woollen & Cotton		Paisley Manufacturing .....	103
(F) <i>Printing and Bookbinding</i> —Printing		Edinburgh Printing .....	104
" " "		Glasgow Civic Press .....	105
" " "		" Scottish Newspaper .....	106
		Total .....	
(H) <i>Baking</i> .....		Abernethy Baking .....	107
" .....		Alva Baking .....	108
" .....		Auchterarder Baking .....	109
" .....		Bainsford and Grahamston Baking .....	110
" .....		Burntisland Bread .....	111
" .....		<sup>b</sup> Carronshore Baking .....	112

# PRODUCTIVE SOCIETIES, 1909.

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## NET PROFIT: HOW DIVIDED.

	Sales during the Year.	NET PROFIT: HOW DIVIDED.									
		Profits during the Year.	Loss during the Year.	To Capital.		To Labour.		To Purchaser.		Subscriptions.	
				Amount Paid.	Rate per cent.	Amount Paid.	Rate per £ on Wages.	Amount Paid.	Rate per £.	Educational Purposes.	Charitable Purposes.
	£	£	£	£		£	s. d.	£	s. d.	£	£
79	113718	3691	..	745	5	41	0 4	1785	0 4	1	..
80	167631	2040	..	901	5	..	..	1139	0 2	..	..
81	446436	17468	..	4199	4 $\frac{1}{2}$	..	..	11000	0 6	14	63
82	10409	126	..	..	..	..	..	..	..	..	..
83	368574	7564	..	3877	4 $\frac{1}{2}$	..	..	3470	0 2 $\frac{1}{2}$	..	21
	1106768	30889	..	9722	..	41	..	17394	..	15	84
84	17140	2742	..	178	7 $\frac{1}{2}$	..	..	2574	..	..	19
85	2198	45	..	44	4	..	..	..	..	..	..
86	2368	..	24	..	..	..	..	..	..	..	..
87	3156	115	..	10	..	..	..	126	1 0	..	..
88	1432	88	..	45	5	..	..	69	1 0	..	..
	26294	2990	24	277	..	..	..	2769	..	..	19
89	1437	..	..	..	..	..	..	..	..	..	..
90	1700	..	..	..	..	..	..	..	..	..	..
91	1773	185	..	..	..	..	..	..	..	..	..
92	*1346	..	248	87	..	..	..	..	..	..	..
93	4114	557	..	..	..	..	..	..	..	..	..
	10370	742	248	87	..	..	..	..	..	..	..
94	4867	453	..	38	5	320	4 4 $\frac{1}{2}$	..	..	10	16
95	510	8	..	..	..	..	..	..	..	..	..
96	12674	388	..	75	5	..	..	124	1 0	..	..
97	59937	3537	..	1210	6 $\frac{1}{2}$	518	1 6	1455	0 6	6	60
98	3558	..	1	..	..	..	..	..	..	..	..
99	1723	91	..	79	5	..	..	..	..	..	..
100	117	..	..	..	..	..	..	..	..	..	..
101	462	9	..	8	..	..	..	..	..	..	..
102	1373	68	..	10	5	8	1 0	23	0 9	..	..
	85221	4554	1	1420	..	846	..	1602	..	16	76
103	112605	11388	..	1911	5	740	0 9	8485	0 9	62	155
104	10858	1088	..	730	7 $\frac{1}{2}$	104	0 5 $\frac{1}{2}$	..	..	..	15
105	3503	204	..	63	5	..	..	..	..	15	..
106	2813	37	..	7	5	..	..	..	..	..	19
	17174	1329	..	800	..	104	..	..	..	15	34
107	2193	222	..	5	5	..	..	..	2 9	..	..
108	9024	2074	..	277	4 $\frac{1}{2}$	..	..	1618	3 7	3	26
109	4259	703	..	26	..	..	..	..	3 0	..	3
110	32759	5117	..	829	4 $\frac{1}{2}$	..	..	4288	2 9 $\frac{1}{2}$	16	27
111	2276	312	61	..	..	..	..	..	..	..	..
112	3196	970	..	..	..	..	..	..	..	..	..

\* Four months' trade.

OBJECT OF MANUFACTURE.	NAME OF SOCIETY.	
<b>SCOTLAND—Continued.</b>		
(iii) Baking .....	Chapelhall Federated Baking .....	113
" .....	Glasgow United Baking (Glasgow) .....	114
" .....	Hamilton Baking .....	115
" .....	Kettle Baking .....	116
" .....	Newburgh and Mount Pleasant Baking .....	117
" .....	Stenhousemuir Baking .....	118
	Total .....	
(ii) Laundry .....	Scottish Laundry (Barrhead) .....	119
<b>ENGLISH WHOLESALE SOCIETY.</b>		
(A) Corsets .....	Desborough .....	120
Cotton Cloth, &c. ....	Bury .....	121
Flannel .....	Littleborough .....	122
Hosiery .....	Huthwaite .....	123
Ready-made Clothing .....	Broughton .....	124
Shirts .....	Leeds .....	125
Tailoring, &c. ....	Broughton .....	126
Worsted and Wool .....	Pelaw .....	127
(B) Boots and Shoes .....	Batley .....	128
" .....	Heckmondwike .....	129
" .....	Leicester .....	130
" .....	Rushden .....	131
(C) Machines, &c. ....	Keighley .....	132
Hardware .....	Dndley .....	133
Tin, Iron, and Zinc .....	Birtley .....	134
(D) Wood Workers Cabinet Making .....	Broughton .....	135
" .....	Pelaw .....	136
(F) Printing, &c. ....	Leicester .....	137
" .....	Longsight .....	138
" .....	Pelaw .....	139
(G) Corn Milling .....	Dunston .....	140
" .....	Silvertown .....	141
" .....	Manchester Sun Mill .....	142
" .....	Oldham Star Mill .....	143
(J) Various—Soap, &c. ....	Dunston .....	144
" Soap, Candles, &c. ....	Irlam .....	145
" Soap .....	Silvertown .....	146
" Lard, &c. ....	West Hartlepool .....	147
" Biscuits, Sweets, &c. ....	Crumpsall .....	148
" Preserves, Pickles, &c. ....	Middleton .....	149
" Tobacco .....	Manchester .....	150
" Brushes .....	Leeds .....	151
	Total .....	
<b>SCOTTISH WHOLESALE SOCIETY.</b>		
(A) Woollen and Clothing .....	Shieldhall (Glasgow) and Ettrick Mill, Selkirk .....	152
(B) Leather, Boots and Shoes .....	Shieldhall (Glasgow) .....	153
(D) Cabinet, Brush, Saddlery, & Tinware .....	" .....	154
(F) Printing and Bookbinding .....	" .....	155
(G) Corn Milling, &c.—Chancelot, Junction, and Regent Flour Mills .....	Edinburgh and Glasgow .....	156
(J) Various—		
Preserves, Confections, Chemicals, Pickles, and Coffee .....	Shieldhall (Glasgow) .....	157
Tobacco .....	" .....	158
Miscellaneous .....	" .....	159
Soap .....	Grangemouth .....	160
	Total .....	

# PRODUCTIVE SOCIETIES, 1909.

647

	No. of Mem- bers.	LIABILITIES.			ASSETS.				No. of Em- ployees on Dec. 31st.	Salaries and Wages	
		Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machin- ery, and Fixed Stock.	Investments.				Owing to the Society for Goods.
		£	£	£	£	£	£	£	£	£	
113	*9	1355	5964	740	1248	2667	..	5122	754	28	2380
114	171	156851	211982	57540	42543	232572	8178	130135	20123	1233	84138
115	*8	5553	12759	1376	3111	6600	1217	10092	656	67	5093
116	531	1523	20	160	156	831	..	1114	160	12	686
117	310	518	..	85	166	475	..	199	..	5	278
118	1058	9187	..	108	1004	3234	1225	4096	393	18	1326
	5839	208871	232094	63006	50999	259254	16929	167871	23202	1431	98094
119	60	1795	6009	541	126	5742	..	2705	363	161	5749
120	..	..	24113	..	9655	13728	..	..	..	250	7628
121	..	..	51524	..	22019	30366	..	..	..	335	15873
122	..	..	16531	..	10510	3746	..	..	..	95	4692
123	..	..	80908	..	40794	38745	..	..	..	385	15860
124	..	..	19632	..	4340	6127	..	..	..	519	20995
125	..	..	23978	..	9383	19216	..	..	..	663	28517
126	..	..	38946	..	20056	9631	..	..	..	439	16187
127	..	..	22314	..	7282	9325	..	..	..	279	11045
128	..	..	44799	..	18498	18994	..	..	..	246	12872
129	..	..	30404	..	20895	138	..	..	..	379	20747
130	..	..	162203	..	127900	10706	..	..	..	1903	101658
131	..	..	57173	..	36848	28085	..	..	..	464	27279
132	..	..	14330	..	4928	9130	..	..	..	72	4690
133	..	..	12149	..	3420	8610	..	..	..	151	8256
134	..	..	7041	..	2543	5676	..	..	..	49	3181
135	..	..	22681	..	9790	7591	..	..	..	197	12811
136	..	..	24555	..	10721	6811	..	..	..	181	13490
137	..	..	11487	..	2880	13362	..	..	..	98	3229
138	..	..	95091	..	24036	39916	..	..	..	1090	51662
139	..	..	21123	..	2418	14002	..	..	..	135	5392
140	..	..	303471	..	176985	103110	..	..	..	181	17815
141	..	..	172170	..	65923	52772	..	..	..	116	11040
142	..	..	255419	..	60615	130305	..	..	..	117	11664
143	..	..	96771	..	29582	48602	..	..	..	75	7030
144	..	..	66444	..	20656	45083	..	..	..	96	4105
145	..	..	179937	..	104444	59511	..	..	..	687	40073
146	..	..	95509	..	35634	80495	..	..	..	131	8151
147	..	..	20593	..	16108	8431	..	..	..	28	1788
148	..	..	64765	..	7994	35170	..	..	..	495	26249
149	..	..	226549	..	119743	107349	..	..	..	530	27986
150	..	..	187005	..	98023	30826	..	..	..	663	28188
151	..	..	22343	..	10427	13458	..	..	..	197	9432
	..	..	..	..	..	..	..	..	..	13650	254929
	..	..	2421958	..	1135050	1009020	..	..	..	14806	817114
152	..	..	106543	..	46868	55633	..	..	..	1877	67818
153	..	..	72076	..	47075	23811	..	..	..	1311	62402
154	..	..	38868	..	23626	14808	..	..	..	389	22212
155	..	..	28712	..	6592	24657	..	..	..	404	17905
156	..	..	350089	..	194086	146013	..	..	..	226	18086
157	..	..	57850	..	28249	29499	..	..	..	476	22276
158	..	..	42193	..	42043	2236	..	..	..	165	6928
159	..	..	56269	..	15640	41689	..	..	..	290	15935
160	..	..	32100	..	13820	17646	..	..	..	90	5420
	..	..	784700	..	417999	355992	..	..	..	5248	230592

\* Societies. † In Purchasing Depôts, Shipping Departments, Building Departments, Creameries, &c.

OBJECT OF MANUFACTURE.	NAME OF SOCIETY.	
<b>SCOTLAND—Continued.</b>		
(H) Baking .....	Chapelhall Federated Baking .....	113
" .....	Glasgow United Baking (Glasgow) .....	114
" .....	Hamilton Baking .....	115
" .....	Kettle Baking .....	116
" .....	Newburgh and Mount Pleasant Baking .....	117
" .....	Stenhousemuir Baking .....	118
	Total .....	
(I) Laundry .....	Scottish Laundry (Barrhead) .....	119
<b>ENGLISH WHOLESALE SOCIETY.</b>		
(A) Corsets .....	Desborough .....	120
Cotton, Cloth, &c. ....	Bury .....	121
Flannel .....	Littleborough .....	122
Hosiery .....	Huthwaite .....	123
Ready-made Clothing .....	Broughton .....	124
" .....	Leeds .....	125
Shirts .....	Broughton .....	126
Tailoring, &c. ....	Pelaw .....	127
Worsted and Wool .....	Batley .....	128
(B) Boots and Shoes .....	Heckmondwike .....	129
" .....	Leicester .....	130
" .....	Rushden .....	131
(C) Machines, &c .....	Keighley .....	132
Hardware .....	Dudley .....	133
Tin, Iron, and Zinc .....	Birtley .....	134
(D) Wood Workers, Cabinet Making .....	Broughton .....	135
" .....	Pelaw .....	136
(F) Printing, &c. ....	Leicester .....	137
" .....	Longsight .....	138
" .....	Pelaw .....	139
(G) Corn Milling .....	Dunston .....	140
" .....	Silvertown .....	141
" .....	Manchester Sun Mill .....	142
(J) Various— Soap, &c .....	Oldham Star Mill .....	143
" .....	Dunston .....	144
" Soap, Candles, &c. ....	Irlam .....	145
" Soap .....	Silvertown .....	146
" Lard, &c .....	West Hartlepool .....	147
" Biscuits, Sweets, &c. ....	Crumpsall .....	148
" Preserves, Pickles, &c. ....	Middleton .....	149
" Tobacco .....	Manchester .....	150
" Brushes .....	Leeds .....	151
	Total .....	
<b>SCOTTISH WHOLESALE SOCIETY</b>		
(A) Woollen and Clothing .....	Shieldhall (Glasgow) and Ettrick Mill, Selkirk .....	152
(B) Leather, Boots and Shoes .....	Shieldhall (Glasgow) .....	153
(D) Cabinet Brush, Saddlery, & Tinware .....	" .....	154
(F) Printing and Bookbinding .....	" .....	155
(G) Corn Milling &c.—Chancelot, Junction, and Regent Flour Mills .....	Edinburgh and Glasgow .....	156
(J) Various—		
Preserves, Confections, Chemicals, Pickles, and Coffee .....	Shieldhall (Glasgow) .....	157
Tobacco .....	" .....	158
Miscellaneous .....	" .....	159
Soap .....	Grangemouth .....	160
	Total .....	

## NET PROFIT: HOW DIVIDED.

	Sales during the Year.	NET PROFIT: HOW DIVIDED.									
		Profits during the Year.	Loss during the Year.	To Capital.		To Labour.		To Purchaser.		Subscriptions.	
				Amount Paid.	Rate per cent.	Amount Paid.	Rate per £ on Wages.	Amount Paid.	Rate per £.	Educational Purposes.	Charitable Purposes.
	£	£	£	£		£	s. d.	£	s. d.	£	£
113	25663	4956	..	408	..	15	..	4542	3 7	..	16
114	565749	56981	..	7677	5	6603	1 7	42256	1 7	808	408
115	44481	3928	..	278	5	..	..	3269	1 6	..	47
116	6688	946	..	74	5	..	..	861	2 10	..	1
117	1913	235	..	25	..	..	..	..	2 8	..	3
118	14082	2421	..	346	4½	..	..	2075	3 1	40	14
	712283	78865	61	9945	..	6618	..	58909	..	867	545
119	12168	1471	..	88	..	..	..	..	2 0	6	15
120	26326	621	..	787	..	..	..	..	..	..	..
121	82207	1523	..	1685	..	..	..	..	..	..	..
122	23913	2106	..	527	..	..	..	..	..	..	..
123	80748	..	714	2764	..	..	..	..	..	..	..
124	42927	4254	..	619	..	..	..	..	..	..	..
125	55794	1336	..	680	..	..	..	..	..	..	..
126	83447	1376	..	1199	..	..	..	..	..	..	..
127	39948	1782	..	716	..	..	..	..	..	..	..
128	45118	1793	..	1385	..	..	..	..	..	..	..
129	78035	2136	..	872	..	..	..	..	..	..	..
130	368024	10625	..	5573	..	..	..	..	..	..	..
131	103342	5735	..	1783	..	..	..	..	..	..	..
132	15924	602	..	448	..	..	..	..	..	..	..
133	24532	1116	..	369	..	..	..	..	..	..	..
134	7153	225	..	215	..	..	..	..	..	..	..
135	29696	542	..	727	..	..	..	..	0 4	..	..
136	31783	..	1726	836	..	..	..	..	..	..	..
137	9220	..	296	309	..	..	..	..	..	..	..
138	136019	6509	..	3024	..	..	..	..	..	..	..
139	12829	..	764	668	..	..	..	..	..	..	..
140	873228	14861	..	9490	..	..	..	..	..	..	..
141	622272	1290	..	5730	..	..	..	..	..	..	..
142	882474	17368	..	7611	..	..	..	..	..	..	..
143	398174	8452	..	3330	..	..	..	..	..	..	..
144	81647	5099	..	1832	..	..	..	..	..	..	..
145	656644	42928	..	5759	..	..	..	..	..	..	..
146	131548	8355	..	3017	..	..	..	..	..	..	..
147	141628	8824	..	727	..	..	..	..	..	..	..
148	187182	19803	..	2101	..	..	..	..	..	..	..
149	286291	26691	..	6963	..	..	..	..	..	..	..
150	621494	4042	..	4256	..	..	..	..	..	..	..
151	26189	1316	..	688	..	..	..	..	..	..	..
	6206156	201310	3500	76690	..	..	..	..	..	..	..
152	183325	2564	..	5705	..	..	..	..	..	..	..
153	257853	5993	..	3857	..	..	..	..	..	..	..
154	57339	..	103	2078	..	..	..	..	..	..	..
155	56941	2286	..	1532	..	..	..	..	..	..	..
156	1117838	17494	..	18688	..	..	0 8	..	0 8	..	..
157	179819	11497	..	3096	..	..	..	..	..	..	..
158	200283	8943	..	2254	..	..	..	..	..	..	..
159	230022	4425	..	3008	..	..	..	..	..	..	..
160	83295	6543	..	1718	..	..	..	..	..	..	..
	2366715	59745	103	41936	..	..	..	..	..	..	..

## GENERAL SUMMARY OF THE PRODUCTIVE SOCIETIES.

	No. of Societies.	LIABILITIES.				ASSETS.			
		No. of Mem- bers.	Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments. House Property. All other Invest- ments.	Owing to the Society for Goods.
England and Wales .....	102	22392	£ 597616	£ 372271	£ 80317	£ 329618	£ 443620	£ 72215	£ 179536
Scotland .....	17	9414	290423	298795	70974	80175	302132	145467	97389
English Wholesale Society .....	1	..	..	2121958	..	1135050	1009020	212500	..
Scottish Wholesale Society .....	1	..	..	781700	..	417999	355992	..	..
Total .....	121	31806	858039	3877654	151291	1462842	2110764	94481	216925

NET PROFIT: HOW DIVIDED.							
No. of Employees on December 31st.	Salaries and Wages.	Sales during the Year.	Profits for 1909.	Loss for 1909.	To Capital.		Subscriptions.
					Amount Paid.	Amount Paid.	
1	£ 323623	£ 2287817	£ 91106	£ 2554	£ 26798	£ 33505	£ 936
2	132581	854230	93053	61	12744	67394	1470
3	837314	6206156	201310	3500	76890	..	950
4	239592	2366715	59745	103	41896	..	740
28508	1533310	11714918	445214	6218	153168	100899	..
					17511	1886	2219

## DETAILED SUMMARY OF THE PRODUCTIVE SOCIETIES

(Exclusive of the Productive Departments of the Wholesale Societies).

OBJECT OF MANUFACTURE.	No. of Societies.	No. of Mem- bers.	LIABILITIES.			ASSETS.					
			Share Capital.	Loans, including Overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
								House Property.	All other Invest- ments.		
			£	£	£	£	£	£	£	£	£
ENGLAND AND WALES:—											
Cotton, Linen, Silk, and Wool	17	5778	132133	89158	27726	107278	83955	2850	40827	45182	1
Boots and Shoes, and Leather	19	4708	62174	52920	13101	85561	41763	..	12076	30149	2
Metal, Hardware, &c. ....	11	993	16151	10890	7251	14233	11033	..	4955	5474	3
Wood Workers .....	7	619	14332	35492	3229	12979	38410	..	1116	6544	4
Building and Quarrying .....	8	2403	42874	96705	3448	10455	48333	67352	12881	1128	5
Printing and Bookbinding.....	16	2565	52323	34660	13865	15483	67958	..	8408	25896	6
Corn Milling .....	5	3624	228849	30638	4015	69592	98149	1200	56484	57834	7
Baking .....	5	550	6447	1613	469	1082	7280	213	1119	626	8
Laundries .....	5	75	18251	9807	..	344	25590	..	360	459	9
Various .....	9	1077	24082	10388	7213	12611	21199	..	7241	6244	10
Total .....	102	22392	597616	372271	80317	329618	443620	72215	145467	179536	
SCOTLAND:—											
Cotton and Wool .....	1	3122	38309	51703	4224	28350	21968	9837	38252	7452	1
Printing and Bookbinding....	3	383	11448	8919	3739	700	15168	1500	2972	5372	2
Baking .....	12	5839	208871	292004	63006	50809	252954	16929	167871	23272	3
Laundry .....	1	60	1735	6009	5	126	5742	..	2705	3831	4
Total .....	17	9414	260423	208725	76974	80175	302132	22296	212500	37389	

DETAILED SUMMARY OF THE PRODUCTIVE SOCIETIES—Continued.  
(Exclusive of the Productive Departments of the Wholesale Societies).

NET PROFIT: HOW DIVIDED.													
No. of Employees on December 31st.	Salaries and Wages.	Sales during the Year.	Profits for 1909.	Loss for 1909.	To Capital.		To Labour.		To Purchaser.		Subscriptions.		
					Amount Paid.	£	Amount Paid.	£	Amount Paid.	£	Educational Purposes.	£	Charitable Purposes.
1	2365	97587	439925	25405	961	£	7499	4090	6829	£	383	633	
2	1827	94081	345218	13388	..	..	3431	2778	3906	450	458		
3	421	16648	47431	3163	190	£	623	820	90	43	34		
4	228	15216	34506	536	154	..	333	..	..	..	..		
5	86	6213	51647	1670	963	£	303	50	32	5	4		
6	754	53294	140437	7769	13	£	3103	1424	883	24	162		
7	261	21063	1106768	30889	..	£	9722	41	17394	15	84		
8	40	2996	26294	2990	24	£	277	..	2769	..	19		
9	191	5278	10370	742	248	£	87	..	..	..	..		
10	211	11447	85221	4554	1	£	1420	846	1602	16	76		
	6384	323823	2287817	91106	2554	£	26798	10049	33505	936	1470		
1	360	19844	112605	11388	..	£	1911	740	8485	62	155		
2	116	7994	17174	1329	..	£	800	104	..	15	34		
3	1438	98994	712283	78865	61	£	9945	6618	58009	867	545		
4	161	5749	12168	1471	..	£	88	..	..	6	15		
	2070	132581	854230	93053	61	£	12744	7462	67394	950	749		

# Detailed List of Subscriptions Received from Societies

FROM JANUARY 1ST TO DECEMBER 31st, 1909.

**IRELAND.**

No. of Members.	SOCIETIES.	£	s.	d.
350	Armagh and District .....	2	18	4
370	Ballymena and Harryville ..	2	18	4
4400	Belfast .....	17	10	0
126	Callan Co-op. Agricultural ..	1	1	0
11	Castledockrell Co-op. Bank ..	0	1	10
90	Coalisland .....	0	15	0
540	Dublin .....	4	10	0
199	" Industrial ..	1	12	8
76	Greenore .....	1	2	4
112	Inchicore .....	0	18	2
192	Irish Agricul. C. Wholesale ..	1	12	0
31	Irish Co-operative Agency ..	0	10	0
89	Larne .....	0	14	10
760	Lisburn .....	6	6	8
180	Lucan .....	1	1	8
214	Portadown .....	1	15	8
40	Rosslare Harbour .....	0	6	8
<b>7730</b>		<b>£45</b>	<b>15</b>	<b>2</b>

**MIDLAND SECTION.**

No. of Members.	SOCIETIES.	£	s.	d.
2474	Alcester .....	20	0	0
175	" Needle Makers ....	1	9	2
18	Andrews C. Watch Manu- facturing, Coventry .....	0	5	0
823	Annesley Colliery .....	6	16	8
276	" Woodhouse .....	2	4	5
303	Anstey .....	2	10	0
286	Ashby-de-la-Zouch .....	2	7	8
490	Atherstone .....	4	1	8
1025	Barwell .....	8	6	8
630	Bidford .....	4	19	8
13288	Birmingham Industrial ..	40	0	0
104	" Printers .....	1	1	0
60	Blakesley .....	0	10	0
121	Blue Lias .....	1	0	0
1143	Bolsover .....	4	3	7
2449	Boston .....	12	10	0
44	Bourton (Much Wenlock) ..	0	7	0
200	Bridgnorth .....	1	13	4
109	Bromsgrove Nail Forgers ..	0	18	2
124	Broughton Astley .....	1	0	8
1908	Bulwell .....	10	0	0
579	Burton Latimer .....	4	16	6
5900	Burton-on-Trent .....	15	0	0
1610	Cannock and District .....	8	6	8
250	Cheadle (Staffs.) .....	2	1	7
1884	Cinderhill .....	15	0	0
880	Clay Cross .....	7	6	8
3994	Coalville .....	10	0	0
862	Codnor Park and Ironville ..	7	3	8
10	" and Selston Baking ..	0	5	0

**Midland Section—continued.**

No. of Members.	SOCIETIES.	£	s.	d.
56	Co-operative Productive Federation .....	0	10	0
180	Coventry Licensed Trade Supply .....	1	10	0
10545	Coventry Perseverance ....	21	0	0
68	" Watch Manufact'g .....	0	11	8
190	Croft .....	1	1	8
818	Daventry .....	6	16	0
68	Denton .....	0	11	4
22661	Derby .....	40	0	0
57	" Printers .....	0	10	6
45	" Umbrella Manufctrs. ....	0	7	6
1277	Desborough .....	10	8	4
281	" Boot and Shoe .....	2	6	10
6402	Dudley .....	8	6	8
724	Earls Barton .....	6	0	4
209	Ellesmere and District .....	1	13	4
794	Enderby .....	6	12	4
"	Evesham .....	2	17	3
250	Fenny Compton .....	1	0	10
707	Finedon .....	5	17	10
32	" Boot and Shoe .....	0	10	6
402	Fleckney .....	3	6	8
3989	Gainsborough .....	10	10	0
214	Glenfield .....	1	15	8
259	" Progress Boot & Shoe ..	2	3	2
1667	Grantham .....	8	7	8
96	Great Glen .....	0	16	0
6221	Great Grimsby .....	12	10	0
1578	Great Wigston .....	8	6	8
157	Groby .....	1	6	2
150	Hackleton .....	1	5	0
350	Harbury .....	4	9	2
144	Harleston .....	1	1	10
555	Harpole .....	4	11	8
249	Hathern .....	2	1	0
357	Higham Ferrers .....	2	18	4
209	" Boot & Shoe .....	1	14	10
100	Highley .....	0	16	8
131	Hollington .....	1	1	2
3426	Hucknall Torkard .....	14	0	0
132	Humcote .....	1	2	0
522	Huntingdon .....	4	6	8
597	Ideal Clothiers—Wellingboro'	4	19	6
8851	Ilkeston .....	16	0	0
341	Irchester .....	2	10	0
799	Ironbridge & Coalbrookdale ..	6	13	2
517	Irthlingborough .....	4	6	2
7650	Kettering .....	25	0	0
700	" Boot and Shoe .....	5	16	8
998	" Clothing .....	8	6	4
354	" Corset Manufac. ....	2	19	0
288	" Union Boot & Shoe .....	2	8	0
186	Keyworth .....	1	11	0
2235	Kidderminster .....	16	13	4
1368	King's Lynn .....	8	6	8

## Midland Section—continued.

No. of Members.	SOCIETIES.	£	s.	d.
96	Kirby Muxloe .....	0	8	0
1623	Kirkby-in-Ashfield .....	13	6	8
126	"          Manufacts. ....	1	0	0
4262	Langley Mill and Aldercar ..	15	0	0
360	Langwith .....	2	3	6
437	Lea and Holloway .....	3	13	8
18582	Leicester .....	48	0	0
600	"          Anchor Boot & Shoe ..	5	0	0
18	"          Ideal Basket Makers ..	0	3	0
972	"          Boot and Shoe .....	8	2	0
71	"          Carriage Builders. ....	0	11	10
112	"          C. Small Holdings..	0	10	0
80	"          Morning Star Sun- dries. ....	0	12	0
281	"          Printing .....	2	6	10
186	"          Self-Help Bt. & Shoe ..	1	10	0
11507	Lincoln Equitable .....	35	0	0
552	"          Land and Building..	4	10	4
1282	Lockhurst Lane .....	10	13	9
730	Long Buckley .....	6	1	4
7127	Long Eaton .....	25	0	0
30	"          Printing .....	0	5	0
569	Loughborough Industrial ..	4	14	8
300	Lowdham .....	2	10	0
6620	Mansfield and Sutton .....	21	0	0
1389	Market Harborough .....	11	11	6
121	Markfield .....	1	0	0
226	Mayfield .....	1	17	8
1200	Melton Mowbray .....	8	6	8
97	Midland Boot Manufacturers (Wellingborough) .....	0	16	2
62	Midland Sheet Metal Workers (Birmingham)..	0	10	4
370	Millford .....	3	1	8
293	Moulton .....	2	8	10
300	Mount Sorrel .....	2	10	0
166	Napton .....	1	8	0
1775	Netherfield .....	8	6	8
1305	Newark .....	10	0	0
168	Northampt'nshire Productive (Wollaston) .....	1	8	0
2822	Northampton .....	10	0	0
11539	Nottingham .....	20	0	0
117	"          Printers. ....	0	19	6
5449	Nuneaton .....	16	13	4
229	Oadby .....	1	18	2
922	Oakengates .....	7	13	4
810	Oswestry .....	6	14	9
11808	Peterborough .....	48	14	3
579	Pinxton .....	4	15	8
64	Pitsford .....	0	10	8
1015	Pleasley and Pleasley Hill ..	8	8	0
232	Prees .....	1	15	0
120	Rathby .....	1	0	0
1002	Raunds Distributive .....	8	7	0
1078	Retford .....	8	19	8
152	Ringstead Distributive .....	1	3	4
22	"          Unity .....	0	3	8
8357	Ripley .....	25	0	0
176	Rothwell "Avalon" Boot and Shoe .....	1	9	4
546	Ruddington .....	4	10	0
5387	Rugby .....	18	0	0
634	Rugeley .....	5	0	0
1942	Rushden .....	12	7	0
46	St. Crispin (Raunds) .....	0	7	8
490	St. Ives (Hunts.) .....	3	19	2
70	Saxby .....	0	11	8
2410	Scunthorpe .....	8	6	8
634	Selston .....	5	5	8
964	Shepshed .....	8	0	8
1660	Shrewsbury .....	8	6	8

## Midland Section—continued.

No of Members.	SOCIETIES.	£	s.	d.
75	Sileby Excelsior Boot & Shoe ..	0	12	6
3322	Soho .....	16	18	6
233	Southwell .....	1	18	4
950	Spalding .....	7	18	1
174	Sperope Boot and Shoe Manu- facturers (Barwell) .....	1	9	0
2130	Stafford .....	16	13	4
830	Stanton Hill .....	6	18	4
2169	Stapleford and Sandiacre .....	18	1	6
595	Stone .....	4	10	0
183	Stoney Stanton New .....	1	10	6
3430	Tamworth .....	16	16	0
4063	Ten Acres and Stirchley .....	16	13	4
274	Thrapston .....	2	5	8
57	Tibberton .....	0	9	6
693	Tibshelf .....	5	15	6
5833	Walsall .....	25	0	0
148	"          Locks & Cart Gear ..	1	4	8
212	Warsop Vale .....	1	15	4
676	Warwick .....	2	8	0
894	Wednesbury and Dist. New ..	7	9	0
2434	Wellingborough Midland .....	10	0	0
164	West Haddon .....	1	7	2
450	Whitchurch (Salop) .....	3	15	0
216	Wigston Hosiers .....	1	16	0
366	Wirksworth .....	1	10	6
410	Wisbech Phoenix .....	3	8	4
573	Wollaston .....	4	15	6
2572	Wolverhampton .....	10	0	0
2798	Worcester New Industrial ..	16	13	4
—	Hamper & Basket .....	0	5	0
229	Yardley Hastings .....	1	16	0

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## NORTHERN SECTION.

No. of Members.	SOCIETIES.	£	s.	d.
324	Allendale .....	2	13	6
398	Alston .....	3	6	4
1700	Amble .....	14	3	4
6828	Anfield Plain .....	20	0	0
3096	Ashington Industrial .....	25	16	0
735	"          Equitable .....	6	2	6
1556	Aspatria Industrial .....	13	5	7
856	Backworth .....	7	2	8
1063	Barnard Castle .....	8	11	0
497	Bebside .....	4	2	10
2288	Bedlington .....	18	14	0
108	Belsay .....	0	18	0
4388	Birtley and District .....	35	6	2
16237	Bishop Auckland .....	30	0	0
8502	Blaydon-on-Tyne .....	50	0	0
1583	Blyth Central .....	10	0	0
2236	Boldon Collieries .....	12	10	0
1200	Brandon and Byshottles .....	10	0	0
159	Brandsby Agricul. Trading ..	1	6	6
930	Broomhill .....	7	12	6
427	Cambois .....	3	11	0
7833	Carlisle .....	33	6	8
251	Castle Howard .....	2	0	0
4908	Chester-le-Street .....	20	7	7
401	Choppington .....	3	3	0
6110	Cleator Moor .....	30	0	0
542	Clive Industrial (Blyth) .....	4	10	0
209	Coanwood .....	3	8	4
2204	Consett .....	10	10	0
36	Co-op. Laundries Association ..	0	6	0
1915	Cornforth and Coxhob .....	15	19	2
627	Coxlodge and Fawdon .....	5	5	9
401	Craghead and Holmside .....	3	6	5

**Northern Section—continued.**

No of Members	SOCIETIES.	£	s.	d.
4146	Cramlington .....	34	0	2
4845	Crook .....	10	0	0
426	Dalston .....	3	11	0
9722	Darlington .....	20	0	0
10	Derwent Flour Mill .....	2	2	0
2371	Durham .....	14	0	0
505	Easington Lane .....	4	4	2
1442	Egremont .....	10	0	0
840	Esh .....	7	0	0
585	Felling Shore .....	4	17	1
94	Felton .....	0	15	8
405	Fourstones and Newbrough .....	3	7	6
241	Framwellgate Moor .....	2	0	2
11077	Gateshead .....	34	0	0
90	Gilsland Convalescent Homes Association .....	0	15	0
263	Greenhead .....	1	11	2
291	Grosmont .....	2	8	6
521	Guide Post .....	4	6	10
1050	Guisborough .....	8	6	8
572	Haltwistle .....	9	10	8
252	Harrington .....	2	2	0
8032	Hartlepoons .....	21	0	0
304	Haydon Bridge .....	2	10	8
700	Hebburn Colliery .....	5	16	8
624	Hedgeley .....	5	1	10
1672	Hetton Downs .....	8	6	8
446	Hexham and Acomb .....	3	14	3
91	Houghton .....	0	15	0
311	Howick .....	2	11	11
4259	Jarrow and Hebburn .....	25	0	0
756	Keswick .....	6	6	0
344	Kirkby Stephen .....	2	17	4
423	Lazonby and District .....	3	10	6
1592	Leadgate .....	8	6	8
2520	Loftus .....	10	10	0
59	Longhirst .....	0	9	10
540	Longtown .....	8	17	4
350	Low Moorsley .....	2	18	4
437	Malton and Norton .....	3	9	4
908	Marsden Industrial .....	2	12	5
384	Marske-by-the-Sea .....	3	3	2
3727	Maryport .....	25	0	0
16740	Middlesbrough .....	69	8	11
1396	Middletown-in-Teesdale .....	11	12	8
1928	Murton Colliery .....	11	1	11
475	Naworth Collieries .....	3	0	0
80	Nenthead .....	0	13	4
1402	Newbiggin-by-the-Sea .....	9	7	0
1611	Newbottle .....	10	0	0
940	New Brancepeth .....	7	16	8
22165	Newcastle-on-Tyne .....	40	0	0
119	" H'schold Furnish'g .....	0	19	10
643	" St. Anthony's .....	4	0	4
706	New Delaval .....	5	17	8
642	Northallerton and District .....	5	7	0
36	NorthernSectionEducational Committees' Association .....	0	7	0
9666	North Shields .....	16	13	4
526	Pegswood .....	4	7	8
370	Pelton Fell .....	2	19	4
1006	Penrith .....	8	7	8
264	Pickering and District .....	2	5	0
78	Pioneer Fishing—N. Shields .....	0	13	0
1178	Pittington .....	9	14	10
388	Radeliffe .....	3	4	8
6920	Ryhope and Silksworth .....	57	13	4
3240	Seaham Harbour .....	8	6	8
150	Sea Houses & N. Sunderland .....	1	5	0
1893	Seaton Delaval .....	15	0	0
370	Seghill .....	3	1	8
2485	Sherburn Hill .....	8	6	8

**Northern Section—continued.**

No. of Members	SOCIETIES.	£	s.	d.
900	Shiremoor .....	7	10	0
488	Shotley Bridge .....	5	1	10
1303	Skelton .....	8	6	8
572	Skimmingrove .....	4	14	0
315	South Hetton Amicable .....	2	12	6
2280	South Shields .....	19	0	0
1497	Stanhope and Weardale .....	12	9	6
1379	Station Town .....	11	0	0
12089	Stockton-on-Tees .....	30	0	0
17507	Sunderland .....	40	0	0
543	Swallow .....	4	10	6
579	Tantobie .....	4	16	6
221	Tebay .....	1	17	4
470	Thirsk .....	3	15	2
1403	Throckley and District .....	10	0	0
153	Togston Terrace & Broomhill .....	1	5	6
1341	Tow Law .....	10	0	0
1802	Tudhoe Colliery .....	8	6	8
2511	Tweedside .....	8	8	0
1616	Tyne Dock .....	8	8	0
1930	Walker-on-Tyne .....	10	0	0
5081	Wallsend .....	21	0	0
1458	West Conforth .....	12	3	0
1551	West Pelton .....	8	6	8
4140	West Stanley .....	34	10	0
2648	West Wylam and Prndhoe .....	10	0	0
1197	Whitby .....	8	12	10
92	Whitfield .....	0	15	4
353	Widdrington .....	2	18	0
285	Wigton .....	2	5	0
1514	Willington .....	8	6	8
1292	" Quay and Howdon .....	10	14	6
1160	Windy Nook .....	9	13	4
2055	Workington Beehive .....	12	10	0
2127	" Industrial .....	10	10	0
294850		£1435	0	0

**NORTH-WESTERN SECTION.**

No. of Members	SOCIETIES.	£	s.	d.
9024	Accrington and Church .....	37	18	9
307	Addingham .....	2	11	2
733	Adlington .....	6	0	0
335	Ainsworth Industrial .....	2	15	10
211	" New Road .....	1	15	0
430	Airedale Worsted Manufac. .....	3	11	8
342	Allerton .....	2	17	0
5315	Ashton-under-Lyne .....	40	0	0
3374	Bacup .....	12	10	0
496	Bakewell .....	3	17	6
257	Bamber Bridge .....	2	2	10
463	Bamfurlong .....	3	15	0
325	Bangor .....	2	18	4
115	Barkisland .....	0	19	2
1288	Barnoldswick .....	8	6	8
23483	Barnsley .....	70	0	0
830	Barrowford Industrial .....	3	2	5
9833	Barrow-in-Furness .....	26	0	0
5260	Batley .....	20	0	0
207	Battysford Self-Help .....	2	8	3
155	Beeston .....	1	5	10
230	Bentham .....	1	18	0
7263	Beswick .....	13	10	0
542	Beverley and District .....	4	8	2
506	Billington and Whalley .....	4	4	4
3050	Bingley .....	20	0	0
4426	Birkenhead .....	12	12	0
2745	Birkenshaw .....	10	0	0
1910	Birstall .....	10	0	0

**North-Western Section—continued.**

No. of Members.	SOCIETIES.	£	s.	d.
3917	Blackburn Industrial .....	9	3	4
4057	"    Daisyfield .....	10	0	0
2895	"    Grimshaw Park .....	8	6	8
4819	Blackley .....	12	12	0
6965	Blackpool .....	20	16	8
148	"    Union Printers .....	1	1	0
185	Blackrod .....	1	10	10
35194	Bolton .....	80	0	0
54	"    Cabinet Makers .....	0	10	0
78	Bradford Cabinet Makers .....	0	13	0
20684	"    (City of) .....	86	3	8
1294	Brierfield .....	6	5	0
6850	Brighouse .....	21	0	0
23204	Brightside and Carbrook .....	55	0	0
163	Brooksbottoms .....	1	5	0
336	Brymbo .....	2	10	0
430	Bryn Gates .....	3	11	8
300	Buckley .....	2	10	0
14041	Burnley .....	58	10	1
315	"    Self-Help .....	2	12	6
2436	Burslem .....	8	6	8
12952	Bury .....	40	0	0
354	Buttershaw .....	2	18	5
987	Butt Lane .....	8	4	6
102	Calderdale Clog Sundries .....	0	17	0
216	Carleton .....	1	16	0
1626	Carnforth .....	10	0	0
2571	Castleford Industrial .....	18	0	0
450	Cefn and District .....	3	15	0
3839	Chester .....	8	8	0
1750	Chesterfield .....	10	0	0
2899	Chorley .....	10	0	0
1704	Churchtown .....	8	10	0
468	Churwell .....	3	18	0
660	Clayton .....	5	10	0
1996	Colne-le-Moors .....	16	12	8
4543	Cleckheaton .....	20	0	0
452	Clifton .....	3	15	4
1200	Clitheroe .....	9	18	10
930	Close Hill .....	7	15	0
984	Clown .....	8	4	0
4896	Colne and District .....	20	8	0
53	Colne Vale Corn Millers .....	1	1	0
6	Colne Valley Co-op. Baking .....	0	5	0
300	Colwyn Bay .....	2	10	0
2654	Compstall .....	8	6	8
2708	Congleton .....	12	12	0
227	Coniston .....	1	16	8
418	Cononley .....	3	9	8
715	Co-op. Printing Society, Manchester .....	10	0	0
285	Co-op. Secretaries Associat'n .....	2	7	6
450	Co-op. Sundries Manufac. .....	3	15	0
278	Cowling .....	2	6	4
248	Cragg Vale .....	2	0	8
696	Crawshawbooth .....	5	16	0
10555	Crewe Friendly .....	42	0	0
344	Crigglestone .....	2	14	7
2359	Crompton Provident .....	11	0	0
950	Crosland Moor .....	7	18	4
416	Crosshills .....	3	9	4
2258	Dalton-in-Furness .....	10	0	0
7000	Darwen Industrial .....	29	3	4
776	Delph .....	6	9	4
83	"    Woollen Manufac. .....	0	13	10
755	Denaby Main .....	6	3	2
555	Denholme .....	4	10	8
1224	Denton and Haughton .....	8	6	8
11450	Dewsbury Pioneers .....	40	0	0
8	"    Co-op. Laundry .....	0	5	0
263	Diggle .....	2	3	10
259	Disley .....	2	3	2

**North-Western Section—continued.**

No. of Members.	SOCIETIES.	£	s.	d.
192	Dogley Bar .....	1	11	8
8428	Doncaster .....	25	0	0
360	Dove Holes .....	3	0	0
329	Driffield .....	2	14	10
934	Drighlington .....	7	15	3
6842	Droylsden .....	28	10	0
747	Eagley .....	6	4	6
800	Early .....	6	11	0
2505	Earlestown .....	10	0	0
482	Eaves Self-Help Manufac. .....	4	0	0
226	Eccles Manufacturing .....	1	17	8
16044	"    Provident .....	66	10	2
550	Eccleshill .....	4	11	8
333	Eckington .....	2	15	6
299	Edenfield .....	2	9	8
490	Edgworth .....	4	1	8
60	Yr Biff Workmen's .....	0	5	0
510	Ellesmere Port .....	4	7	5
387	Emley .....	3	2	8
570	Employés' Prov. (Port's) Light .....	4	15	0
96	Eserick and District .....	0	16	0
9399	Failsworth .....	35	10	0
6547	Farnworth and Kearsley .....	20	0	0
136	Ffynnon Groyw .....	1	2	8
140	Firgrove .....	1	3	4
2477	Fleetwood .....	12	10	0
312	Flint and Oakenholt .....	2	12	0
290	Gargrave .....	2	8	4
985	Garston and District .....	8	4	0
2751	Glossop Dale .....	10	0	0
926	Golear .....	7	14	4
952	Gomersal .....	7	17	1
2004	Goole .....	11	8	4
177	Grange Moor Friendly .....	1	9	4
339	Grasscroft .....	2	17	0
3068	Great Harwood .....	8	6	8
5274	Great Horton .....	20	0	0
163	Great Rocks .....	1	7	2
630	Greenfield .....	5	5	0
480	Greengates & Apperley Bdg. .....	4	0	0
93	Gregson's Lane .....	0	14	0
1176	Guisley .....	9	15	0
1469	Hadfield .....	8	6	8
987	Halifax Flour .....	8	4	6
10547	"    Industrial .....	43	18	11
1142	Handsworth Woodhouse .....	9	10	4
3198	Harrogate .....	25	0	0
500	Hasland .....	4	3	4
2675	Haslingden Industrial .....	12	10	0
486	Haughton Green .....	7	7	8
330	Hawarden .....	2	15	0
305	Hawkshhead .....	2	5	0
906	Haworth .....	7	11	0
469	Hayfield .....	3	18	2
1183	Hazel Grove .....	8	6	8
266	Heapey Busy Bee .....	2	4	4
860	Hebden Bridge Fustian Mfg. .....	10	0	0
2813	"    Industrial .....	11	14	5
7496	Heckmondwike .....	30	0	0
—	"    Co-op. Dyeing and Dry Cleaning Co. ....	0	5	0
371	Helmsshore .....	3	1	8
434	Heptonstall .....	3	12	2
615	Heppworth .....	5	1	10
4565	Heywood .....	19	4	3
160	Higham .....	1	6	8
1380	Higher Hurst .....	11	10	0
217	Higher Walton .....	1	15	10
2474	Hillhouse Perseverance .....	8	8	0
586	Hill Top (Paddock) .....	4	14	10
1709	Hindley .....	14	4	10
654	Hindsford .....	5	9	0

**North-Western Section—continued.**

No. of Members.	SOCIETIES.	£	s.	d.
778	Hollingworth .....	6	9	8
263	Holmfild .....	2	3	0
4	Holmfirth Boot and Shoe ..	0	10	0
704	Holyhead .....	5	16	8
1000	Honley .....	8	6	8
1414	Horbury .....	8	6	8
2663	Horwich .....	8	6	8
14342	Huddersfield .....	40	0	0
43	Hull Brushmakers .....	0	7	2
68	„ Printers .....	0	11	4
700	Hurst Brook .....	5	16	8
3112	Hyde Equitable .....	12	12	0
5	„ and District Laundry..	0	5	0
290	Ingletton .....	2	8	4
285	Junction (Delph) .....	2	7	6
9429	Keighley .....	40	0	0
10	„ and Dist. Laundry ..	0	5	0
2477	Kendal .....	10	0	0
586	Killamarsh .....	4	16	6
602	Kilnhurst .....	5	0	4
13804	Kingston-upon-Hull .....	25	4	0
692	Kippax .....	5	15	4
268	Kirkburton .....	2	4	8
407	Kirkby-in-Furness .....	3	7	10
761	Kirkham—Fylde Industrial..	6	7	10
10691	Lancaster and Skerton .....	48	0	0
77	Lane Bottom .....	0	12	8
433	Lane Dyehouse .....	3	12	2
270	Langdale .....	2	4	0
49847	Leeds Industrial .....	120	0	0
2363	Leek and Moorlands .....	8	6	8
115	Leek Silk Twist Manufae. ..	2	0	0
935	Lees .....	7	15	10
520	Lees and Cross Roads .....	4	6	8
156	Leeswood .....	1	6	0
11002	Leigh Friendly .....	21	0	0
122	Lepton Field .....	1	0	0
180	Leven Valley .....	1	10	0
1362	Leyland and Farington .....	9	0	0
823	Linthwaite .....	6	12	11
2104	Littleborough .....	8	6	8
831	Little Hulton .....	6	10	0
641	Little Lever .....	5	3	4
5272	Liverpool (City of) .....	13	0	0
716	Liversedge .....	5	18	5
411	Livesey .....	3	8	6
198	Llanberis .....	1	10	0
150	Llandudno Junction .....	1	5	0
1253	Longridge .....	8	6	8
348	Love Clough .....	2	17	6
263	Lower Darwen .....	2	3	10
212	Lower Holker .....	1	14	6
229	Low Moor—Nelson Street ..	1	18	2
1008	Low Wortley .....	8	6	8
467	Luddenden and District .....	3	17	10
537	Luddendenfoot .....	4	9	6
118	Lumb .....	0	19	8
5125	Macclesfield .....	16	0	0
302	„ Silk Manufae. ..	2	10	4
17747	Manchester & Salford Equit.	52	0	0
90	„ Tenants .....	0	15	0
250	Market Weighton .....	2	0	0
872	Marsden Equitable .....	7	5	4
8153	Masbro' Equit. Pioneers....	55	0	0
801	Matlock Bank .....	2	12	0
1134	Meltham Industrial .....	8	6	8
176	„ Mills Provident ..	1	8	8
588	Middlestown .....	4	15	4
3337	Middleton and Tonge .....	11	13	4
459	Midgley .....	3	16	6
1934	Millom .....	10	10	0
288	Milnrow .....	2	1	2

**North-Western Section—continued.**

No. of Members	SOCIETIES.	£	s.	d.
1430	Milnshridge Perseverance ..	8	6	8
1475	Mirfield Industrial .....	8	6	8
255	Mold Junction .....	2	2	6
6738	Morley .....	20	0	0
3262	Mossley .....	15	0	0
600	Mytholmroyd .....	5	0	0
126	Nantwich Boot and Shoe....	1	1	0
7774	Nelson .....	25	4	0
230	Netherthong .....	1	18	4
153	Nettleton .....	1	5	6
460	New Hey .....	3	16	8
2305	New Mills .....	8	6	8
425	New Moston .....	3	10	10
336	New Road Side .....	2	16	0
13	North-East Lancashire Co-op. Laundry Association .....	0	5	0
—	North-Western Section Educational Committees' Association .....	1	1	0
12931	Oldham Equitable .....	53	17	7
16925	„ Industrial .....	70	10	5
3116	Ossett .....	8	6	8
1519	Oswaldtwistle .....	8	6	8
432	Oughtibridge .....	3	6	8
202	Oxenhope .....	1	13	8
192	Oxeroff .....	1	11	6
2490	Padiham .....	8	6	8
850	Parkgate and Berry Brow ..	6	16	8
1200	Park Lane Friendly .....	7	10	0
150	Pecket Well .....	1	5	0
27152	Pendleton .....	112	6	5
94	Penyford .....	0	15	8
249	Pockington .....	2	1	6
516	Poynton and Worth .....	4	5	1
19116	Preston .....	64	0	0
3130	Prestwich .....	12	10	0
2527	Queensbury .....	12	10	0
1052	Queensferry and District ..	8	16	0
4469	Radeliffe and Pilkington ..	20	0	0
2820	Ramsbottom Industrial .....	10	0	0
509	Ravenshorpe .....	4	3	4
1552	Rawdon .....	11	5	0
547	Rawtenstall Industrial .....	4	9	2
1027	Rhodes .....	8	6	8
204	Ribchester .....	1	13	10
551	Ringley and Kearsley .....	4	11	10
767	Ripon and District .....	6	7	3
607	Ripponden .....	5	1	2
1250	Rishton .....	8	8	0
16076	Rochdale Equitable Pioneers	66	19	8
185	Roe Green—Worsley .....	1	10	10
2007	Royston .....	10	0	0
7955	Runcorn and Widnes .....	30	0	0
11615	St. Helens .....	20	0	0
100	St. Martin's .....	0	16	8
318	Sabden .....	2	13	0
75	Salterforth .....	0	12	6
243	Scapegoat Hill .....	2	0	6
784	Scarborough .....	6	10	8
7	Sear Wood Coal .....	0	5	0
468	School Lane .....	3	17	10
132	Sedburgh .....	1	0	0
635	Selby and District .....	5	5	8
423	Settle .....	1	7	0
274	Shawforth .....	2	5	8
325	Sheepridge .....	2	14	2
12323	Shethall and Ecclesall .....	40	0	0
58	„ Cutlery .....	0	10	0
81	„ Federated Cutlery....	0	13	4
394	Sneypley .....	3	3	10
273	Siddal .....	2	5	6
800	Silsden .....	6	13	4

**North-Western Section—continued.**

No. of Members.	SOCIETIES.	£	s.	d.
2045	Silverdale .....	15	13	0
43	Skelldale Dairy .....	0	7	2
350	Skelmanthorpe .....	2	17	1
1165	Skelmersdale .....	8	15	0
1953	Skipton .....	15	14	6
2493	Slaithwaite .....	8	6	8
193	Smithy Bridge .....	1	12	2
533	South Crosland & Netherton	4	8	10
1937	Sowerby Bridge Flour .....	10	0	0
3463	"    Industrial .....	15	0	0
538	Stacksteads .....	4	5	0
800	Stainland & Holywell Green	6	13	4
3891	Stalybridge .....	10	0	0
103	Stanbury .....	0	17	2
911	Staveley Town .....	7	11	10
409	Steeton .....	3	8	2
6542	Stockport .....	15	15	0
325	Stockport—Great Moor .....	2	14	2
2257	Stocksbridge .....	10	0	0
1555	Stoke-on-Trent .....	8	6	8
241	Styal .....	2	0	2
182	Summersat & Brooksbot'ms	1	10	4
2011	Swarthmoor & Ulverston .....	10	0	0
349	Swinton—Chorley Road .....	2	18	2
670	"    Moorside .....	5	6	8
352	"    Upper .....	2	18	4
621	Tadcaster .....	5	3	6
365	Thomson, Wm., and Sons .....	3	0	10
510	Thornton .....	3	7	6
691	Todmorden—Bridge End .....	5	13	3
4076	Industrial .....	16	19	8
85	Tong Park—Baildon .....	0	13	4
246	Tottington Equitable .....	2	1	0
6120	Toxteth .....	16	0	0
312	Trawden .....	2	12	0
90	Turn .....	0	14	0
1353	Tyldesley .....	8	6	8
1092	Uppermill .....	9	2	0
395	Uppertown .....	3	5	10
203	Wainstalls .....	1	13	10
6168	Wakefield Industrial .....	15	0	0
2274	Walkden .....	10	0	0
255	Walmer Bridge .....	2	2	6
691	Walsden .....	5	15	2
228	Wardle .....	2	0	0
8953	Warrington .....	15	0	0
198	Water .....	1	13	0
616	Waterfoot .....	4	15	0
856	Waterloo .....	7	2	8
1086	Westhoughton Friendly .....	8	7	6
1175	United .....	8	6	8
23	West Yorks. Coal Federation	0	5	0
522	Wetherby .....	4	5	2
1462	Whaley Bridge .....	9	13	10
150	Wheatley Lane .....	1	5	0
114	Wheelton .....	0	19	0
648	Whiston .....	5	8	0
167	Whitehough .....	1	7	10
326	Whitewell Bottom .....	2	13	4
310	Whittington .....	2	11	6
847	Whitworth .....	7	1	2
424	Wibsey Slackside .....	3	10	8
7191	Wigan .....	21	0	0
310	Wilsden .....	2	10	0
6300	Windhill .....	32	0	0
254	Winewall .....	2	0	0
5277	Winnington and Northwich..	10	0	0
2648	Winsford .....	10	0	0
493	Withnell .....	4	1	8
447	Woodley .....	3	14	6
537	Wooddale .....	4	8	4
642	Woolfold .....	4	0	3

**North-Western Section—continued.**

No. of Members.	SOCIETIES.	£	s.	d.
2657	Worksop .....	10	0	0
1187	Wrexham .....	9	17	10
10400	York .....	60	0	0
520	Youghreave .....	4	6	8

929863£3867 13 4**DONATIONS.**

Co-op. Insurance Society .....	20	0	0
"    Newspaper .....	15	0	0
"    Wholesale .....	250	0	0
Amalgamated Union of Co-op. Employes .....	1	1	0

£4153 14 4**SCOTTISH SECTION.**

No. of Members.	SOCIETIES.	£	s.	d.
19969	Aberdeen Northern .....	40	0	0
114	Aberfoyle and District .....	0	19	0
4050	Alloa .....	12	0	0
1013	Alva Bazaar .....	8	8	10
499	Anniesland .....	4	1	8
102	Anstruther .....	0	16	0
3085	Arbroath Equitable .....	8	6	8
1569	"    High Street .....	10	0	0
967	Armadale .....	8	1	2
360	Auchinheath .....	3	0	0
700	Auchinleck .....	5	16	8
400	Auchtermuchty .....	3	6	2
1329	Avonbank .....	11	1	6
1643	Bainsford and Grahamston..	8	6	8
102	Balforn .....	0	17	0
1684	Bannockburn .....	10	0	0
2979	Barrhead .....	15	0	0
2694	Bathgate .....	8	6	8
714	Beith .....	5	19	0
1401	Bellshill and Mossend .....	11	13	4
1233	Blantyre .....	10	5	6
1752	Bo'ness .....	8	6	8
1004	Bonnybridge .....	8	6	8
528	Bonnyrigg .....	4	5	0
2036	Brechin Equitable .....	8	6	8
250	Bridge of Weir .....	2	1	8
1663	Broxburn .....	13	6	8
1659	Buckhaven .....	10	0	0
1400	Burnbank .....	11	13	4
500	Burntisland .....	4	3	4
250	Busby .....	2	1	8
357	Cadder .....	2	17	6
1532	Cambuslang .....	8	8	0
1356	Camelon .....	8	6	8
940	Carlisle .....	7	16	8
750	Carrick .....	6	5	0
405	Carron .....	9	7	6
318	Carstairs Junction .....	2	13	0
466	Cathcart .....	3	17	8
637	Catrine .....	5	6	2
666	Chapelhall .....	5	9	6
326	Clackmannan .....	2	14	4
360	Cleland .....	2	0	0
4860	Clydebank .....	40	10	0
888	Coalburn and District .....	3	14	0
245	Coalton of Wemyss .....	3	18	8
6474	Coatbridge .....	10	0	0
229	Co-op. Convalescent Homes..	1	18	2
1510	Cowdenbeath .....	8	8	0
7386	Cowlairs (Glasgow) .....	15	0	0

## Scottish Section—continued.

No. of Members.	SOCIETIES.	£	s.	d.
131	Creetown .....	1	1	10
199	Crieff .....	1	13	2
736	Crofthead .....	6	2	6
697	Crosshouse .....	5	14	6
275	Cumbernauld .....	2	5	10
281	Cupar and District .....	2	6	10
370	Dalmellington .....	3	1	8
432	Dalry .....	3	12	0
6097	Dalziel .....	10	0	0
872	Darvel .....	7	5	4
981	Denny and Dunipace .....	8	3	6
221	Douglas Water .....	1	16	10
631	Dreghorn .....	5	5	2
3300	Dumbarton .....	8	6	8
1866	Dumfries and Maxwelltown .....	14	16	4
968	Dunblane .....	3	1	4
2122	Dundee (City of) .....	16	13	4
1983	Dundee & Dist. Coal Supply .....	8	10	4
7437	Dunfermline .....	20	0	0
1398	Dykehead and Shotts .....	11	3	0
871	Dysart .....	7	5	2
235	Earlston .....	1	19	0
175	East Kilbride .....	1	8	4
474	East Wemyss .....	3	19	0
300	Edinburgh—People's Bank .....	2	10	0
150	"    Printing .....	1	5	0
37829	"    St. Cuthbert's .....	50	0	0
201	Fergushill .....	1	13	6
1247	Galashiels .....	10	10	6
—	Waverley .....	7	10	0
1044	Galston .....	8	12	8
61	Gavieside .....	0	10	2
513	Gilbertfield .....	4	3	4
1781	Glasgow—Drapy. & Furnishg. .....	14	16	6
8951	"    Eastern .....	15	0	0
17844	"    Kinning Park .....	25	0	0
2935	"    London Road .....	10	0	0
1947	"    Progress .....	8	6	8
16220	"    St. George .....	27	0	0
4201	"    St. Rollox .....	12	0	0
169	"    United Baking .....	25	0	0
127	Glenbuck .....	1	1	0
180	Glengowan .....	1	10	0
74	Glespin Provident .....	0	12	4
2603	Grahamston and Bainsford .....	8	7	0
1415	Grangemouth .....	10	0	0
4498	Greenock—Central .....	20	16	8
530	"    East End .....	3	18	8
488	Guard Bridge .....	4	0	6
1119	Haddington .....	8	6	8
210	Hallside .....	1	14	3
9	Hamilton—Baking .....	1	0	0
2135	"    Centrai .....	17	10	0
480	"    Palace Colliery .....	4	0	0
3974	Hawick .....	16	11	2
120	Howwood .....	1	0	0
244	Hurlet and Nitshill .....	1	19	10
810	Hurford .....	6	15	0
447	Innerleithen .....	3	11	6
244	Inverness .....	2	0	8
670	Irvine and Fullarton .....	5	11	8
397	Jedburgh Store Co. ....	3	6	2
1470	Johnstone .....	12	2	0
797	Juniper Green .....	5	17	6
284	Kelso .....	2	7	4
1800	Kelty .....	15	0	0
242	Kettle .....	2	0	4
567	"    Baking .....	4	13	4
495	Kilbarehan .....	4	2	11
1416	Kilbirnie .....	11	16	0
7194	Kilnarnock Equitable .....	20	0	0

## Scottish Section—continued.

No of Members.	SOCIETIES.	£	s.	d.
861	Kilsyth .....	7	3	6
794	Kilwinning .....	6	12	4
226	Kingseat .....	1	18	4
1530	Kirkintilloch .....	8	6	8
1275	Lanark Provident .....	10	10	10
516	Langholm .....	4	6	0
585	Larbert .....	4	17	6
1226	Larkhall .....	10	4	4
230	Lassodie .....	1	18	4
54	Leavenseat .....	0	9	0
6121	Leith Provident .....	12	10	0
378	Levenoxtown .....	3	3	0
986	Leslie and District .....	8	4	4
1628	Leven Reform .....	8	6	8
256	Linwood .....	2	2	8
3141	Lochgelly .....	13	11	5
217	Lochwinnoch .....	1	16	2
698	Longcroft .....	5	16	4
1390	Markinch .....	11	10	0
582	Mauchline .....	4	15	4
160	Menstrie .....	1	6	8
679	Methil .....	5	12	0
420	Milngavie .....	3	10	0
112	Moffat Mills .....	0	18	8
659	Murrkirk .....	5	10	0
3468	Musselburgh and Fisherrow .....	8	6	8
373	Newarthill .....	3	2	0
188	Newburgh and District .....	1	10	0
487	New Cumnock .....	4	0	1
1032	Newmains & Cambusnethan .....	8	10	6
1065	Newmilns .....	8	18	2
210	Newton Mearns .....	1	15	0
680	Newtonshaw .....	5	13	4
1043	Norton Park .....	8	6	8
278	Overtown .....	2	6	4
1605	Paisley Equitable .....	13	6	8
2896	"    Manufacturing .....	24	2	8
7692	"    Provident .....	25	0	0
368	"    Underwood Coal .....	3	1	4
2825	Pathhead and Sinclairtown .....	20	0	0
906	Peebles .....	7	9	8
1932	Penicuik .....	15	14	2
6411	Perth—City of .....	20	0	0
2560	"    Coal .....	1	3	4
175	Peterhead .....	1	9	2
1271	Pollokshaws .....	10	11	10
1232	Port Glasgow Provident .....	10	0	0
877	Portobello .....	7	6	2
677	Prestonpans .....	5	12	10
1129	Renfrew Equitable .....	9	8	2
269	St. Andrew's .....	2	4	8
55	Scottish Co-op. Laundry .....	0	9	2
46	"    "Co-operator" .....	0	10	0
1153	Seikirk .....	9	8	3
4542	Shettleston .....	8	6	8
220	Skinflats .....	1	13	5
1011	Slamannan .....	8	6	8
806	Stenhousemuir .....	6	14	0
952	Stenvenston .....	7	18	8
3345	Stirling .....	8	6	8
360	Strathaven .....	3	0	0
75	Strathkinness .....	0	12	6
529	Thornliebank .....	4	8	2
1000	Tillicoultry .....	8	6	8
1226	Toll Cross .....	10	0	0
2357	Tranent .....	8	6	8
768	Troon .....	6	8	0
1661	Uddingston .....	12	10	0
4082	Vale of Leven (Alexandria) .....	12	0	0
304	Walkerburn .....	2	10	4
1298	West Benhar .....	4	8	4

**Scottish Section—continued.**

No. of Members.	SOCIETIES.	£	s.	d.
4575	West Calder .....	15	0	0
242	West Wemyss .....	2	0	4
2360	Wishaw .....	19	10	10

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**DONATIONS.**

Scottish C. Wholesale Society.	85	0	0
East of Scotland District Assoc.	0	10	0
Falkirk District Association ..	0	10	0
Renfrew District Association..	1	0	0

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**SOUTHERN SECTION.**

No. of Members	SOCIETIES.	£	s.	d.
17	Addington .....	0	2	10
800	Addlestone and District .....	6	13	4
612	Aldershot .....	5	2	0
174	Alton and District .....	1	9	0
963	Andover .....	16	9	0
474	Arlesey .....	3	17	10
581	Arundel .....	4	16	10
1543	Ashford .....	8	8	0
866	Aylesbury .....	7	1	8
3482	Banbury .....	21	0	0
730	Basingstoke .....	6	1	8
1288	Becles .....	8	15	6
535	Bedford Progressive .....	4	9	0
589	Berkhamstead .....	4	11	8
400	Biggleswade .....	3	6	8
705	Bishop's Stortford .....	5	16	8
588	Bletchley & Fenny Stratford.	4	18	0
642	Bradford-on-Avon .....	5	7	0
1328	Braintree and West Essex ..	8	7	0
256	Brandon .....	2	2	8
642	Brentwood and District .....	5	7	0
2392	Brighton-Equitable .....	19	18	8
4100	Bromley and Crays .....	24	4	0
316	Burwell .....	2	12	8
982	Bury St. Edmunds .....	8	0	0
5183	Cambridge .....	15	0	0
2156	Chatham and District .....	12	0	0
210	Chatteris .....	1	15	0
2624	Chelmsford .....	14	8	0
758	Chesham .....	6	6	4
48	„ Boot and Shoe .....	0	8	0
1150	Chippenharn .....	8	14	8
1692	Chipping Norton .....	10	0	0
250	Clacton .....	2	1	8
335	Cliffe-at-Hoo .....	2	15	10
140	Cobham .....	1	3	4
7282	Colchester and East Essex ..	32	0	0
1336	Cowes .....	8	6	8
308	Crawley and Ifield .....	2	11	4
363	Cromer .....	3	0	6
177	Croxley .....	1	1	0
1768	Croydon .....	8	6	8
1317	Dartford .....	8	6	8
639	Devizes .....	5	6	6
343	Diss .....	2	15	0
271	Earls Colne .....	2	5	2
740	Eastleigh .....	6	3	4
513	Ely .....	4	4	0
4195	Enfield Highway .....	16	0	0
408	Epping .....	3	8	0
620	Epsom .....	5	1	8
273	Fakenham .....	2	5	6
214	Farnham and District .....	1	15	8
1484	Faversham .....	8	6	8
2867	Folkestone .....	9	0	0

**Southern Section—continued.**

No. of Members.	SOCIETIES.	£	s.	d.
150	Garden City Co-operators ..	1	5	0
100	„ Press .....	0	16	8
1085	Godalming .....	8	6	8
328	Gomshall .....	2	14	8
1878	Gravesend, Borough of .....	8	6	8
4943	Grays .....	22	0	0
1400	Great Yarmouth .....	11	13	4
407	Greenstreet .....	3	7	8
1456	Guildford .....	10	0	0
1548	Halstead .....	12	18	0
364	Hampstead Tenants .....	3	0	8
354	Hampton and New Hampton ..	3	0	0
1450	Harwich and Dovercourt .....	12	0	0
460	Haslemere and District ....	3	6	8
1455	Haverhill .....	12	2	6
651	Haywards Heath .....	5	8	6
108	Hemel Hempstead .....	0	18	0
476	High Wycombe .....	2	19	6
132	Hoddesdon .....	1	2	0
7869	Ipswich .....	40	0	0
154	Lakenheath .....	1	5	0
401	Leatherhead .....	3	8	0
750	Leiston .....	6	5	0
1488	Lewes .....	12	8	0
3240	London—Agricultural and Horticultural .....	8	6	8
210	London—Agricultural Organisation Society..	1	15	0
766	„ Anchor .....	6	7	8
63	„ Anchor Sav'gs Bnk. ....	0	10	6
79	„ Bookbinders .....	0	18	2
246	„ Brixton Result .....	2	1	0
314	„ Canteen and Mess.. ..	5	5	0
74057	„ Civil Service Supply .....	53	9	0
67	„ C. Bass Dressers .....	1	1	0
172	„ C. Brotherhood Trst. ....	1	8	8
35	„ C. Brotherhood Trst. Extension .....	0	5	10
88	„ C. Clothiers .....	0	14	8
81	„ C. Institute .....	1	14	6
—	„ C. Permmt. Buildg. ....	8	6	8
30	„ C. Typewriters .....	0	5	0
115	„ Co-partnership Ten. ....	0	19	2
8031	„ Edmonton .....	20	0	0
608	„ Hendon Industrial .....	10	0	0
304	„ Kilburn .....	2	10	8
—	„ King's Cross Publishing Co. ....	0	5	0
—	„ National C. Festival .....	0	10	6
121	„ Perseverance .....	0	8	4
85	„ Pioneer Co-op. Boot .....	0	14	2
309	„ Tenant Co-operators .....	2	11	6
4233	„ West London .....	8	6	8
1299	„ W. Men's C. Union .....	10	16	6
2040	Lowestoft .....	10	10	0
2061	Luton .....	8	6	8
720	Maidenhead .....	6	0	0
418	Maidstone .....	3	7	4
1072	Maldon and Heybridge .....	8	18	8
180	Medway Ship, Barge, &c. ...	1	10	0
217	Melton Constable .....	1	16	2
309	Mere and District .....	2	11	6
101	Middleton Stoney .....	0	16	10
4767	New Brompton .....	12	10	0
1339	Newhaven .....	8	6	8
792	Newmarket .....	6	12	0
270	Newport Pagnell .....	2	5	0
2400	New Swindon Industrial ....	8	6	8
8536	Norwich .....	20	0	0
7156	Oxford .....	20	0	0
60	Oxford C. Builders .....	0	10	0
2156	Parkstone and Bournemouth	12	0	0

**Southern Section—continued.**

No. of Members.	SOCIETIES.	£	s.	d.
1380	Penge and Beckenham.....	10	6	8
100	Petersfield.....	1	5	0
8437	Portsea Island.....	21	0	0
176	Potton.....	1	9	4
507	Rainham.....	4	4	1
466	Ramsgate.....	3	17	8
65	Ravenstone.....	0	10	0
9203	Reading.....	30	0	0
1670	Reigate.....	16	13	4
3703	River and District.....	18	0	0
3053	Rochester.....	8	6	8
130	Romsey.....	1	1	8
320	St. Albans.....	2	13	4
288	St. Neots.....	1	16	0
398	Saffron Walden.....	3	1	8
1350	Salisbury.....	9	15	10
950	Sawston.....	7	18	4
855	Sevenoaks.....	3	6	8
480	Shanklin Lake & Branstone..	4	0	0
2409	Sheerness.....	17	0	0
2034	„ Economical.....	16	18	0
464	Sheringham.....	3	17	4
289	Silsoe.....	2	8	2
2950	Sittingbourne.....	24	11	8
1360	Slough and District.....	10	13	4
4363	Southampton.....	22	0	0
376	Southend and District.....	1	1	0
1284	Staines and Egham.....	10	14	0
251	Steeple Aston.....	2	2	4
600	Stony Stratford.....	5	0	0
758	Stowmarket.....	6	6	4
19061	Stratford.....	40	0	0
126	Sunningdale.....	0	10	0
235	Surbiton and Long Ditton ..	1	19	2
755	Sutton.....	6	5	10
335	Swaffham.....	2	15	10
1345	Thetford.....	8	6	8
907	Tiptree.....	7	11	2
100	Toddington.....	0	16	8
300	Tonbridge.....	2	10	0
917	Tring.....	7	6	0
2950	Trowbridge.....	8	6	8
605	Tunbridge Wells.....	5	0	10
460	Walton.....	3	16	8
633	Warminster.....	5	2	6
2555	Watford.....	10	0	0
287	Wealdstone.....	1	13	4
1080	Weymouth.....	9	0	0
108	Whittlesford.....	0	9	0
405	Wickham Market.....	3	7	6
1591	Willesden and District.....	8	6	8
452	„ Junction.....	3	15	3
240	Wilton.....	1	19	4
504	Winchester and District ..	4	9	1
1062	Windsor and District.....	8	15	0
500	Witham.....	4	3	4
188	Woburn Sands.....	1	11	4
651	Woking, Horsell, and District	5	11	9
1503	Wolverton.....	9	7	6
26909	Woolwich—Royal Arsenal ..	70	0	0
138	„ Industrial Bldg.....	1	3	0
150	Worthing.....	1	5	0
232	Wymondham.....	1	18	0
385	Yiewsley and West Drayton ..	3	4	2
192	L'Union Agricole de Jersey..	1	12	0

342248

£1390 0 4

**DONATIONS.**

London—Railway Clear'g House 3 3 0

£1393 3 4

**SOUTH-WESTERN SECTION.**

No of Members.	SOCIETIES.	£	s.	d.
320	Ashburton.....	2	13	4
412	Barnstaple.....	1	6	8
1000	Bath.....	4	3	4
387	Bideford.....	3	0	2
634	Bodmin.....	2	1	8
520	Bovey Tracey.....	4	6	8
1360	Bridgwater.....	10	4	1
13775	Bristol.....	35	16	8
168	Bristol Beehive Thrift.....	1	8	0
720	Brixham.....	6	0	0
271	Brunton.....	2	5	2
661	Buckfastleigh.....	5	10	0
44	Calstock.....	0	7	6
1715	Chard.....	14	5	0
60	Cheddar and District.....	0	5	0
412	Coleford.....	3	5	0
121	Colyton.....	0	16	10
170	Cornwood.....	1	8	2
207	Cullompton.....	1	14	6
129	Darite.....	1	1	6
320	Dartmouth.....	2	13	4
395	Delabole.....	3	5	10
113	East Harptree.....	0	16	8
3404	Exeter.....	9	0	0
728	Exmouth.....	5	17	9
717	Frome.....	5	16	8
200	Honiton.....	1	13	4
192	Iffracombe.....	1	10	0
48	Kingsbridge.....	0	8	0
123	Kingswear.....	0	18	2
130	Lee Moor.....	1	1	4
250	Menheniot.....	2	0	0
200	Minehead.....	1	13	4
140	Moretton Hampstead.....	0	5	10
1450	Newton Abbot.....	12	10	0
78	North Tawton.....	0	12	8
183	Oakhill.....	1	10	6
140	Ottery St. Mary.....	0	14	0
194	Pensilva.....	1	2	4
886	Penzance and District.....	1	15	7
36416	Plymouth.....	100	0	0
174	„ Printers.....	1	9	0
700	Plympton.....	5	16	8
437	Portishead.....	3	11	2
281	Princetown.....	2	6	10
3304	Radstock.....	16	13	4
70	Roehe.....	0	6	0
619	St. Austell.....	5	3	2
294	St. Blazey.....	2	9	0
240	St. Columb Road.....	1	15	10
700	Saltash.....	8	10	10
520	Sidmouth.....	4	5	0
296	South Molton.....	2	9	4
98	South Petherton.....	0	12	3
220	Stoke-under-Ham.....	1	13	10
2120	Taunton.....	9	0	0
376	Tavistock.....	3	2	8
610	Teignmouth.....	5	0	0
184	Templecombe.....	1	10	8
1054	Tiverton.....	8	6	8
1805	Torquay.....	8	6	8
218	Torrington.....	1	16	4
341	Truro and District.....	2	16	10
2385	Twerton-on-Avon.....	10	10	0
385	Wadebridge.....	3	4	2
1204	Wellington (Somerset).....	10	0	0
598	Weston-super-Mare.....	4	19	8
1734	Yeovil.....	8	6	8

89800

£391 7 2

**WESTERN SECTION.**

No. of Members.	SOCIETIES	£	s.	d.
168	Abergavenny.....	0	13	0
1521	Abersychan and Talywain ..	8	7	6
156	Afan Valley .....	1	6	0
1230	Alltwn and Pontardawe.....	10	5	0
300	Ammanford .....	2	10	0
420	Barry and District .....	3	10	0
403	Barry Dock Mutual .....	3	1	0
1696	Blaenavon .....	13	0	0
208	Blaengarw .....	1	14	8
4850	Blaina .....	40	8	4
60	Bream .....	0	10	0
479	Briton Ferry .....	3	19	10
88	Bryn .....	0	14	8
204	Burry Port.....	1	14	0
600	Caerau and Spelters .....	5	0	0
3065	Caincross and Ebley .....	8	6	8
2260	Cardiff .....	16	13	4
463	Chepstow .....	3	15	0
1874	Cinderford .....	8	6	8
166	Cradoc .....	1	7	8
88	Craigcynparc .....	0	7	4
5400	Cwmbach .....	20	0	0
220	Cwmbran and Pontnewydd..	1	15	10
490	Cwmbwrla .....	4	1	8
154	Cwmlllynfell .....	1	4	0
858	Cwmtyllery .....	7	3	0
222	Cymmer .....	1	18	2
500	Dowlais Workmen's .....	4	3	4
1700	Ebbw Vale .....	13	15	0
620	Frampton Cotterell .....	5	3	4
500	Garndiffaith .....	4	3	4
8027	Gloucester .....	20	0	0
174	Glyncorrwg .....	1	6	8
100	Gorslas .....	0	16	8
990	Hereford .....	5	4	10
328	Kemble .....	2	14	8
360	Llanbradach .....	3	0	0
473	Llanelli .....	4	1	7
391	Llanidloes .....	2	15	8
49	Lower Cwmtwreh .....	0	5	0
268	Lydney .....	2	4	8
430	Malvern .....	3	11	8
638	Mid-Rhondda .....	5	6	4
220	Milford Haven .....	3	2	4
1112	Nantymoel.....	9	3	8

**Western Section—continued.**

No. of Members.	SOCIETIES.	£	s.	d.
414	Neath Abbey and Skewen ..	3	9	0
3545	Newport (Mon.) .....	9	0	0
920	Newtown (Mont.).....	7	13	4
630	New Tredegar .....	5	5	0
130	Pantdu .....	1	1	8
960	Pembroke Dock .....	8	0	0
963	Penarth .....	8	0	6
399	Pen-y-grag .....	2	10	0
230	Pillowell and Yorkley .....	1	18	4
406	Pontardulais .....	3	7	8
145	Pontrhydyfen .....	1	4	0
672	Pontycymmer .....	5	12	0
73	Pontyrhyl .....	0	11	3
215	Resolven.....	1	15	10
610	Senghennydd and Aber Valley	5	1	8
3980	Stroud .....	8	6	8
319	Swansea .....	2	15	10
175	Taibach and Port Talbot....	1	0	0
1527	Ton Industrial .....	12	14	4
319	Treboeth .....	1	19	8
340	Trecynon and Cwmdare .....	2	15	0
1305	Tredegar.....	10	17	6
650	Treharris .....	5	8	4
67	Upper Lydbrook .....	0	11	2
180	Welshpool .....	1	10	0
988	Ynysir and Wattstown .....	8	4	8
797	Ynysybwl .....	6	12	10

**65482****£389 18 4****SUMMARY.**

	£	s.	d.
7730 Ireland .....	45	15	2
290439 Midland Section .....	1235	0	8
294850 Northern Section .....	1435	0	0
929363 North-Western Section....	4153	14	4
348497 Scottish Section .....	1607	0	8
342248 Southern Section .....	1393	3	4
89800 South-Western Section....	391	7	2
65482 Western Section .....	389	18	4
<b>2368409</b>	<b>£10650</b>	<b>19</b>	<b>8</b>



## THE CO-OPERATIVE UNION LIMITED.



## CASH ACCOUNT,

From JANUARY 1st to DECEMBER 31st, 1909.

## RECEIPTS.

Dr			£ s. d.	£ s. d.
To	Cash in hand of Treasurer of Irish Executive.....		2 18 4	
"	" " " Midland Section .....		17 7 1	
"	" " " Northern Section .....		28 13 5	
"	" " " Scottish Section .....		29 16 1	
"	" " " South-Western Section .....		30 16 0	
"	" " " Western Section .....		0 11 10	
"	" " " Central Office.....		27 18 6	
				138 1 3
SUBSCRIPTIONS AS PER DETAILED STATEMENT:—				
	On Account of—	Share Capital. Subscriptions.	Totals.	
		£ s. d.	£ s. d.	£ s. d.
7730	Members—Ireland.....	45 15 2	45 15 2	
290439	" Midland Section ....	1 10 0	1233 10 8	1235 0 8
294850	" Northern Section ....	0 5 0	1434 15 0	1435 0 0
929363	" North-West'n Section ..	4 0 0	3863 13 4	3867 13 4
348497	" Scottish Section ....	0 5 0	1519 15 8	1520 0 8
342248	" Southern Section ....	1 10 0	1388 10 4	1390 0 4
89800	" South-West'n Section ..	1 10 0	389 17 2	391 7 2
65482	" Western Section ....	1 5 3	388 13 1	389 18 4
2968409		10 5 3	10264 10 5	10274 15 8
				10274 15 8
DONATIONS:—				
"	North-Western Section .....		286 1 0	
"	Scottish Section .....		87 0 0	
"	Southern Section .....		3 3 0	
				376 4 0
"	Sale of Pamphlets, Nomination Books, &c. ....		202 13 1	
"	" Rules .....		500 12 2	
"	" Bond Forms, Impressed Stamps, &c. ....		82 13 5	
"	" Co-operative Directories .....		8 5 0	
"	" Congress Reports .....		168 6 6	
"	" "Our Story" .....		150 0 1	
"	" "Industrial Co-operation" .....		46 11 1	
"	" "Co-operative Book-keeping" .....		188 5 5	
"	" Exercise Pads .....		46 17 3	
"	" Managers' Text Book .....		114 19 9	
"	" "Co-operative Secretary" .....		215 1 0	
"	" Other Publications.....		87 7 2	
"	Advertising in Congress Report .....		40 5 6	
"	Postages repaid on Books sold .....		23 12 10	
"	Printing—Repaid .....		6 14 6	
"	Half Rent and Interest of Newcastle Office—Repaid by Insurance Society .....		23 0 0	
"	Half Expenses and Wages of Propagandist Agent—Repaid by C.W.S. ....		109 7 0	
"	Cash Received on Account of Blandford Memorial Fund—Newcastle Congress .....		100 0 0	
	Carried forward.....		2010 11 9	10789 0 11

	£	s.	d.	£	s.	d.
Brought forward .....	2010	11	9	10789	0	11
To Entrance Fees—Individual Examinations .....	19	2	6			
" " " Oxford Examination for Teachers .....	1	10	0			
" " " Managers' Training Centres .....	114	3	0			
" " " Secretaries' Correspondence Course .....	55	13	0			
" " " Correspondence Classes .....	23	15	0			
" " " Co-operative Circles .....	0	3	6			
" " " Students' Fellowship .....	8	14	0			
" Donations from Societies for Educational Work .....	88	5	6			
" Sale of Badges for Co-operative Circles .....	0	5	10			
				311	12	4
" Proportion of Expenses of Joint Parliamentary Committee—Repaid by C.W.S. ....	37	11	5			
" Proportion of Expenses of Joint Parliamentary Committee—Repaid by Scottish C.W.S. ....	37	11	5			
" Dividend on Shares—Co-operative Printing Society .....	3	15	0			
" " " and Premiums—Co-operative Insurance Society..	5	14	6			
" Postages and Carriage—Repaid by North-Western Sectional Demonstration .....	5	18	5			
" Sale of Waste Paper .....	2	15	6			
" Scottish Section—Bank Interest .....	1	1	6			
" " " Telephone Charges refunded .....	3	4	0			
" " " Rents—Co-operative Convalescent Homes Association .....	8	16	0			
" " " Rents—Scottish " Co-operator " .....	7	10	0			
" Southern Section—Propaganda Expenses repaid by Epsom Society ..	1	0	0			
" " " " " " " " " Woking Society..	4	0	0			
				2441	1	10
" Cash Received on Account of Hughes Scholarship Fund .....				79	15	6
" " " " Neale .....				79	15	8
" " " " International Co-operative Alliance .....				391	15	6
" Wholesale Bank Withdrawals .....				13958	3	7
				£27799	13	0

**EXPENDITURE.**

	£	s.	d.	£	s.	d.
Cr.						
By Wholesale Bank Deposits .....	13619	5	3			
" Cash Paid on Account of Hughes Scholarship Fund .....	100	0	0			
" " " " Neale .....	100	0	0			
" Subscriptions Received on Account of International Co-op. Alliance—Paid over.	494	9	6			
" Blandford Memorial Fund, Newport—Paid over .....	52	10	0			
" " " " Newcastle—Paid over .....	80	0	0			
" " " " " Paid for Scholarships .....	20	0	0			

**UNITED BOARD.**

	£	s.	d.	£	s.	d.
BY NEWCASTLE CONGRESS EXPENSES:—						
Travelling .....	167	19	7			
Expenses .....	264	16	5			
Rent of Office .....	1	17	6			
Foreign Delegates' Expenses .....	17	1	2			
Sundries, Carriage, Telegrams, &c. ....	1	12	0			
Interpreting .....	10	17	6			
Reporting .....	35	0	0			
				499	4	2
" UNITED BOARD MEETINGS:—						
Travelling .....	59	14	10			
Expenses .....	39	10	0			
				99	4	10
" OFFICE COMMITTEE MEETINGS:—						
Travelling .....	39	11	3			
Expenses .....	22	10	0			
				62	1	3
" JOINT PARLIAMENTARY COMMITTEE						
Travelling Expenses. Totals.						
MEETINGS:—	£	s.	d.	£	s.	d.
London .....	66	11	9	25	0	0
Manchester .....	5	0	4	2	10	0
	71	12	1	27	10	0
				99	2	1

Carried forward..... 99 2 1 660 10 3 14466 4 9



	Brought forward .....	£ s. d.	£ s. d.	£ s. d.	2735 11 6	14466 4 9
BY JOINT PROPAGANDA COMMITTEE:—	Travelling Expenses.	Totals.				
Manchester .....	£ s. d. 8 5 8 ..	£ s. d. 8 10 0 ..	£ s. d. 16 15 8			
Welsphool .....	0 18 0 ..	1 0 0 ..	1 18 0			
	<u>9 3 8</u>	<u>9 10 0</u>	18 13 8			
Organisers' Expenses—Propaganda .....			81 14 1			
" " Salary .....			137 0 0			
General Printing .....			0 7 3			
				237 15 0		
„ EXHIBITIONS COMMITTEE:—	Travelling Expenses.	Totals.				
Accrington .....	£ s. d. .. ..	£ s. d. 0 2 6 ..	£ s. d. 0 2 6			
Bolton .....	1 19 0 ..	3 18 6 ..	5 17 6			
Cardiff .....	1 14 2 ..	0 16 0 ..	2 10 2			
Huddersfield .....	— ..	0 3 6 ..	0 3 6			
Hull .....	3 4 6 ..	3 1 6 ..	6 6 0			
London .....	4 3 5 ..	4 0 0 ..	8 3 5			
Manchester .....	3 0 7 ..	3 0 0 ..	6 0 7			
Swansea .....	6 1 0 ..	8 0 6 ..	14 1 6			
	<u>20 2 8</u>	<u>23 2 6</u>	43 5 2			
Preparing and Printing Plans .....			21 14 6			
General Printing .....			12 11 0			
				77 10 8		
„ JOINT COMMITTEE—TRADE-UNIONISTS AND CO-OPERATORS:—	Travelling Expenses.	Totals.				
Manchester .....	£ s. d. 1 13 9 ..	£ s. d. 2 0 0 ..	£ s. d. 3 13 9			
General Printing .....			0 15 6			
				4 9 3		
„ DEFENCE COMMITTEE:—						
General Printing .....			1 2 0			
				1 2 0		
„ CREDIT COMMITTEE:—						
Postages .....			1 18 5			
General Printing .....			19 0 6			
				20 18 11		
„ WAGES, &c.:—						
Permanent Salaries—Manchester .....			1741 17 6			
Northern Section .....			191 8 8			
North-Western Section .....			200 0 0			
Scottish Section .....			327 2 6			
Southern Section .....			257 13 4			
Honorariums: Sectional—						
Midland Section .....			10 0 0			
South-Western Section .....			15 0 0			
Western Section .....			15 0 0			
Auditing .....			10 10 0			
				2768 12 0		
„ GENERAL PRINTING :—						
Circulars, Stationery, &c.....			478 7 2			
Pamphlets, Reports, Text Books, and Publications .....			1743 1 5			
				2221 8 7		
„ MISCELLANEOUS EXPENSES:—						
Rent .....			305 11 6			
Rates .....			93 7 6			
Lighting .....			14 12 1			
Coal .....			6 17 10			
Office Cleaning .....			40 5 4			
Carriage .....			75 3 10			
Postages .....			282 7 0			
Telegrams .....			4 19 11			
Impressed Stamps .....			13 8 11			
Sundries .....			3 14 0			
Co-operative News—Copies of .....			20 16 11			
Advertising .....			29 10 0			
Office Furniture and Repairs .....			23 7 9			
Publications .....			45 12 2			
Carried forward .....			959 14 9	7707 7 11	14466 4 9	

	£	s.	d.	£	s.	d.	£	s.	d.
Brought forward .....	959	14	9	7707	7	11	14466	4	9
BY MISCELLANEOUS EXPENSES—continued:—									
Legal Advice .....	175	16	9						
Rent of Newcastle Office .....	57	10	0						
Translating .....	1	15	0						
Paper and Twine .....	18	7	7						
Government Acts, Report, &c. ....	0	5	3						
Registrar's Lists .....	1	9	4						
Railway Contract .....	48	10	0						
Insurance .....	5	4	9						
Subscriptions .....	3	18	6						
Grant to International Alliance .....	50	0	0						
" Agricultural Organisation Society .....	10	0	0						
" Workers' Educational Association .....	5	0	0						
" Secret Commission and Bribery Prevention League .....	5	5	0						
" Canadian Cattle Association .....	5	0	0						
" Women's Co-operative Guild - England .....	300	0	0						
" " " " Scotland .....	100	0	0						
" " " " Ireland .....	15	0	0						
Interest on Loan—Women's Co-operative Guild .....	12	0	0						
Copyright of Text Book "Co-operative Secretary" .....	0	10	0						
Telegraphic Address .....	1	1	0						
Telephone Rent .....	12	5	0						
Employés' Picnic .....	1	16	0						
Assistance at Hull .....	1	0	0						
Author's First Instalment Preparing Text Book "Co-operative Secretary" .....	100	0	0						
Revision of Managers' Text Book .....	50	0	0						
Irish Organiser's Expenses—Propaganda .....	16	5	4						
" " " " " Salary .....	25	0	0						
				1982	9	3			
				9689	17	2			
							9689	17	2

## IRISH EXECUTIVE.

BY EXECUTIVE COMMITTEE:—	Travelling. Expenses.			Totals.		
	£	s.	d.	£	s.	d.
Belfast .....	2	16	7	1	15	0
Dublin .....	7	15	10	2	15	0
Portadown .....	6	7	4	2	15	0
	16	19	9	7	5	0
				24	4	9
" CONFERENCES AND OTHER MEETINGS:—						
Ballymena .....	3	15	6	2	0	0
Belfast .....	—	—	—	0	5	0
Bray .....	0	2	6	0	2	6
Cork .....	1	3	3	1	0	0
Dublin .....	2	7	10	1	2	6
Enniscorthy .....	0	5	5	0	10	0
Enniskillen .....	0	19	10	1	10	0
Keady .....	0	8	3	0	2	6
Larne .....	1	4	1	2	12	6
Limerick, Cork, and Queenstown .....	2	18	8	3	12	6
Lucan .....	3	3	8	1	5	0
Newry .....	1	13	3	1	12	6
Rosslare Harbour .....	0	18	3	1	10	0
Springfield .....	1	5	2	1	0	0
Waterford .....	1	10	9	2	0	0
	21	16	5	20	5	0
				42	1	5
" MISCELLANEOUS EXPENSES:—						
Postages .....				0	19	1
Secretary's Salary .....				7	10	0
Special Propaganda—Larne .....				1	6	6
" " " " " Newry .....				4	3	1
				13	18	8

80 4 10

80 4 10

Carried forward..... 2426 6 9

Brought forward ..... £ s. d. 24236 6 9

## MIDLAND SECTION.

## BY SECTIONAL BOARD MEETINGS:—

Travelling .....	£	s.	d.	£	s.	d.
Expenses .....	70	7	11	21	17	6
				92	5	5

„ CONFERENCES, &c.:—	Travelling.		Expenses.		Totals.	
	£	s.	d.	£	s.	d.
Ambergate .....	0	2	7	0	2	6
Armitage .....	0	4	9	0	10	0
Atherstone .....	0	11	0	0	5	0
Awsworth .....	0	5	0	0	2	6
Badby .....	0	8	0	0	2	6
Balderton .....	—	—	—	0	5	0
Barwell .....	1	3	0	1	0	0
Beeston .....	0	5	0	0	2	6
Bidford .....	1	11	0	1	2	6
Birmingham .....	0	8	9	1	0	0
Bishop's Itchington .....	0	16	0	1	0	0
Bourne .....	0	9	0	0	10	0
Bozeat .....	0	19	6	0	10	0
Bridgeton .....	1	1	6	0	10	0
Brinsley .....	0	15	5	0	10	0
Broadwell .....	0	2	3	0	10	0
Bromsgrove .....	0	11	9	0	12	6
Bulwell .....	0	1	6	0	2	6
Burbage .....	0	9	9	0	2	6
Burton Latimer .....	1	0	5	0	5	0
Burton-on-Trent .....	1	17	3	1	0	0
Cinderhill .....	1	6	6	0	17	6
Clee Hill .....	2	0	0	2	10	0
Coalville .....	0	11	9	0	7	6
Codnor Park .....	0	14	0	0	10	0
Cuckney .....	0	3	0	0	10	0
Daventry .....	1	19	8	1	0	0
Derby .....	0	3	7	0	5	0
„ Joint Meeting District Secs.	2	5	7	1	17	6
Desborough .....	0	14	0	0	10	0
Donnithorpe .....	0	10	0	0	2	6
East Kirkby .....	0	16	0	0	2	6
Eastwood .....	1	9	2	1	0	0
Evesham .....	1	10	0	0	10	0
Finedon .....	1	10	6	1	0	0
Foleshill .....	0	7	6	0	2	6
Forest Town .....	0	6	9	0	10	0
Gainsborough .....	2	14	8	1	15	0
Gornall .....	0	3	0	0	10	0
Grantham .....	2	2	6	1	10	0
Gresley .....	0	6	9	0	10	0
Grimsby .....	3	1	10	0	12	6
Halesowen .....	0	7	6	0	10	0
Harbury .....	1	4	0	1	2	6
Harleston .....	0	14	6	0	2	6
Highley .....	0	5	9	0	2	6
Hucknall .....	2	7	5	2	0	0
Ilkeston .....	1	6	0	0	15	0
Ironbridge .....	0	7	9	0	2	6
Irthlingborough .....	0	11	6	0	12	6
Kettering .....	0	9	6	0	10	0
Keyworth .....	0	9	6	0	10	0
Kilburn .....	0	4	5	0	2	6
Kimberley .....	2	4	3	1	12	6
King's Lynn .....	1	1	0	1	0	0
Kirby Muxloe .....	0	1	6	0	2	6
Kirkby .....	0	18	3	1	2	6
Kirkby-in-Ashfield .....	0	16	0	0	10	0
Langley Mill .....	1	10	0	1	0	0
Langwith .....	0	4	6	0	2	6
Leicester .....	1	7	6	1	2	6

Carried forward ..... 54 11 0 40 0 0 94 11 0 92 5 5 24236 6 9

## CASH ACCOUNT.

669

Brought forward.....		£ s. d.		Travelling.		Expenses.		Totals.		£ s. d.		£ s. d.		£ s. d.			
By CONFERENCES, &c.—continued:—		54	11	0	40	0	0	94	11	0	92	5	5	24	236	6	9
Long Eaton .....		0	13	3	0	10	0	1	3	3							
Longford .....		0	7	6	0	10	0	0	17	6							
Lowdham .....		0	6	5	0	2	6	0	8	11							
Mansfield Woodhouse .....		0	6	0	0	10	0	0	16	0							
Mapperley .....		0	8	6	0	2	6	0	6	0							
Maron .....		1	2	6	1	0	0	2	2	6							
Marlpool .....		0	12	6	0	10	0	1	2	6							
Mayfield .....		0	5	6	0	10	0	0	15	6							
Medbourne .....		0	11	3	0	10	0	1	1	3							
Milton .....		0	4	6	0	10	0	0	14	6							
Napton .....		0	3	0	0	10	0	0	13	0							
Netherfield .....		1	7	3	0	15	0	2	2	3							
Newark .....		0	10	7	0	10	0	1	0	7							
Newbold .....		0	14	0	0	10	0	1	4	0							
New Selston .....		0	2	9	0	10	0	0	12	9							
Northampton .....		0	18	6	0	5	0	1	3	6							
Nottingham .....		1	9	5	0	17	6	2	6	11							
Nuneaton .....		2	14	3	1	17	6	4	11	9							
Oakengates .....		1	2	0	0	2	6	1	4	6							
Oakham .....		0	7	9	0	10	0	0	17	9							
Oswestry .....		0	18	0	0	10	0	1	8	0							
Oxton .....		0	2	9	0	2	6	0	5	3							
Peterborough .....		0	18	11	0	5	0	1	3	11							
Pleasley .....		0	17	9	0	10	0	1	7	9							
Prees .....		1	2	9	1	0	0	2	2	9							
Raunds .....		0	10	6	0	2	6	0	13	0							
Retford .....		0	19	9	1	10	0	2	9	9							
Ripley .....		0	2	7	0	2	6	0	5	1							
Rolleston .....		0	6	3	0	2	6	0	8	9							
Rothwell .....		0	8	7	0	7	6	0	16	1							
Rubery .....		0	8	11	0	10	0	0	18	11							
Rugby .....		1	4	0	0	7	6	1	11	6							
Rugeley .....		1	5	6	1	2	6	2	8	0							
Rushden .....		2	18	5	1	5	0	4	3	5							
Sandiacre .....		0	2	3	0	2	6	0	4	9							
Scunthorpe .....		1	16	3	1	0	0	2	16	3							
Selston .....		0	13	9	0	5	0	0	18	9							
Shepsbed .....		0	16	6	0	2	6	0	19	0							
Shifnall .....		0	5	7	0	2	6	0	8	1							
Soho .....		0	2	0	0	5	0	0	8	0							
Southwell .....		1	0	3	0	7	6	1	7	9							
Spalding .....		0	9	6	0	10	0	0	19	6							
Stafford .....		0	13	0	0	12	6	1	5	6							
Stanton by-Dale .....		0	7	6	0	10	0	0	17	6							
Stanton Hill .....		0	16	2	0	2	6	0	18	8							
Stapenhill .....		0	8	3	0	10	0	0	18	3							
Stapleford .....		0	9	9	0	10	0	0	19	9							
Stirchley .....		0	15	9	0	2	6	0	18	3							
Stockton .....		0	4	6	0	2	6	0	7	0							
Stratford-on-Avon .....		0	7	6	0	2	6	0	10	0							
Sutton .....		0	11	6	0	10	0	1	1	6							
Sutton Bridge .....		0	17	3	1	0	0	1	17	3							
Swannington .....		0	7	0	0	2	6	0	9	6							
Swanwick .....		0	2	7	0	2	6	0	5	1							
Tamworth .....		0	5	3	0	10	0	0	15	3							
Thrapston .....		0	15	3	1	0	0	1	15	3							
Tibshelf .....		1	1	3	0	5	0	1	6	3							
Tipton .....		0	1	6	0	2	6	0	4	0							
Tuxford .....		0	14	1	0	10	0	1	4	1							
Underwood .....		0	4	3	0	2	6	0	6	9							
Walsall .....		2	2	10	2	2	6	4	5	4							
Warsop .....		1	2	3	0	10	0	1	12	3							
Warwick .....		0	13	9	0	12	6	1	6	3							
Wednesbury .....		1	2	11	0	10	0	1	12	11							
Welford .....		0	5	0	0	10	0	0	15	0							
Wellingborough .....		0	15	6	1	7	6	2	3	0							
West Haddon .....		0	2	6	0	2	6	0	5	0							
Widmerpool .....		0	2	0	0	2	6	0	4	6							
Wisbech .....		1	7	0	1	0	0	2	7	0							

Carried forward ..... 103 1 3 75 10 0 178 11 3 92 5 5 24236 6 9

	Travelling.			Expenses.			Totals.		
	£	s.	d.	£	s.	d.	£	s.	d.
Brought forward .....	103	1	3	75	10	0	178	11	3
By CONFERENCES, &c.—continued :—							92	5	5
Wollaston .....	0	8	6	0	10	0	0	18	6
Wolverhampton .....	0	1	9	0	2	6	0	4	3
Worcester .....	1	14	9	0	15	0	2	9	9
Yardley Hastings .....	0	7	9	0	10	0	0	17	9
Attendances at Examinations .....	—	—	—	1	10	0	1	10	0
	105	14	0	78	17	6	184	11	6
							184	11	6
„ GRANTS TO DISTRICT ASSOCIATIONS:—									
Northampton and Earls Barton District Association .....							10	8	0
Wellingborough and Kettering District Association .....							12	0	0
Leicester District Association .....							7	11	7
Coventry District Association .....							13	18	2
Birmingham District Association .....							16	14	8
Stafford District Association .....							14	5	6
Derby District Association .....							10	19	6
Nottingham District Association .....							14	3	9
Lincoln District Association .....							24	4	6
							124	5	8
„ MISCELLANEOUS EXPENSES:—									
General Printing .....							8	10	8
Postages and Telegrams .....							7	16	11
Bank Charges .....							1	1	1
Treasurer's Salary .....							2	2	0
							19	10	8
							420	13	3
							420	13	3

## NORTHERN SECTION.

	Travelling.			Expenses.			Totals.		
	£	s.	d.	£	s.	d.	£	s.	d.
By SECTIONAL BOARD MEETINGS:—									
Travelling .....							26	19	1
Expenses .....							11	1	6
							38	0	7
„ CONFERENCES, &c.:—									
Annfield Plain .....	0	8	5	0	5	0	0	13	5
Ashington .....	1	4	8	0	10	0	1	14	8
Backworth .....	0	1	6	0	2	6	0	4	0
Barnard Castle .....	0	18	11	0	5	0	1	3	11
Bedlington .....	0	15	4	1	0	0	1	15	4
Belford .....	0	18	0	0	19	0	1	17	0
Berwick .....	2	7	1	1	18	0	4	5	1
Birtley .....	1	6	7	1	7	6	2	14	1
Bishop Auckland .....	0	19	6	0	11	6	1	11	0
Blaydon .....	0	4	4	0	5	0	0	9	4
Brandon .....	0	0	9	0	2	6	0	3	3
Broomhill .....	0	4	0	0	2	6	0	6	6
Carlisle .....	0	8	5	0	2	6	0	10	11
Castle Howard .....	0	14	0	0	8	9	1	2	9
Chester-le-Street .....	0	7	9	0	2	6	0	10	3
Cockermouth .....	0	2	0	0	2	6	0	4	6
Consett .....	0	15	5	0	12	6	1	7	11
Darlington .....	0	13	2	0	7	6	1	0	8
Durham .....	0	2	3	0	5	0	0	7	3
Easingwold .....	0	10	10	1	4	6	1	15	4
Gateshead .....	0	3	4	0	2	6	0	5	10
„ Congress Reception Com. ....	2	0	11	0	12	6	2	13	5
Haswell .....	0	7	7	0	2	6	0	10	1
Horden .....	1	19	3	0	17	6	2	16	9
Jarrow .....	0	12	2	0	2	6	0	14	8
Leadgate .....	0	9	6	0	5	0	0	14	6
Low Moorsley .....	0	4	6	0	2	6	0	7	0
Marsden .....	0	4	0	0	2	6	0	6	6
Middlesbrough .....	—	—	—	0	5	0	0	5	0
Murton .....	0	1	7	0	2	6	0	4	1
Newbiggin .....	5	19	8	1	12	6	7	12	2
Newcastle .....	2	19	10	3	17	6	6	17	4
Carried forward .....	28	5	3	18	19	3	47	4	6
							38	0	7
							24667	0	0

	Travelling.		Expenses.		Totals.	£ s. d.		£ s. d.	
Brought forward .....	28	5	3	18	19	3	47	4	6
By CONFERENCES, &c.— <i>continued</i> :—									
Newcastle Office Committee .....	10	14	6	9	12	6	20	7	0
„ Congress Reception Com. ....	3	3	6	6	0	0	9	3	6
„ Educational Committee .....	0	15	10	0	15	0	1	10	10
Newsham .....	0	0	10	0	2	6	0	3	4
Pegswood .....	0	2	3	0	2	6	0	4	9
Pickering .....	0	9	7	0	2	6	0	12	1
Seaham Harbour .....	0	4	5	0	5	0	0	9	5
Stakeford .....	0	5	9	0	2	6	0	8	3
Stanhope .....	0	12	6	0	5	0	0	17	6
Sunderland .....	1	1	8	0	10	0	1	11	8
Tantobie .....	0	5	6	0	5	0	0	10	6
Thirsk .....	2	3	5	1	0	6	3	3	11
Throckley .....	0	3	4	0	5	0	0	8	4
Wallsend .....	0	3	1	0	10	0	0	13	1
West Stanley .....	0	7	5	0	5	0	0	12	5
Whitby .....	1	12	0	0	9	6	2	1	6
Willington Quay .....	0	1	6	0	5	0	0	6	6
Workington .....	—	—	—	0	2	6	0	2	6
Attendances at Examinations .....	1	11	5	2	7	6	3	18	11
	52	3	9	42	6	9	94	10	6

94 10 6

## By GRANTS TO DISTRICT ASSOCIATIONS:—

North Northumberland District Association .....	10	18	3
South Northumberland District Association .....	14	5	4
Cumberland and Westmorland District Association .....	22	1	6
West Durham and South Northumberland District Assoc. ....	13	7	8
East Durham District Association .....	18	19	4
South Durham District Association .....	16	6	8
South Durham and North Riding of Yorkshire Dis. Assoc., ..	24	3	5

120 2 2

## „ MISCELLANEOUS EXPENSES:—

General Printing .....	66	14	7
Postages .....	18	10	0
Telegrams .....	3	4	3
Carriage .....	0	12	8
Office Cleaning .....	8	13	6
Lighting and Coal .....	3	19	2
Rates .....	7	0	10
Engraving Shield .....	0	8	1
Lantern Slides and Apparatus .....	1	15	0
Teachers' Training Centre .....	10	10	0
Telephone Rent .....	5	0	0
Telegraphic Address .....	1	1	0
Office Repairs .....	0	5	6
Hire of Room .....	0	15	0
Sundries .....	0	5	0
Special Propaganda—North Riding of Yorkshire .....	7	7	3

136 1 10

388 15 1

## NORTH-WESTERN SECTION.

## By SECTIONAL BOARD MEETINGS:—

	£ s. d.		£ s. d.	
Travelling .....	77	0	1	
Expenses .....	27	18	6	
	104	18	7	

## „ CONFERENCES, &amp;c.:—

	Travelling.		Expenses.		Totals.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Accrington .....	1	1	10	0	2
Bacup .....	0	1	0	2	0
Bamber Bridge .....	0	13	5	0	12
Barnsley .....	—	—	0	5	0
Barrow-in-Furness .....	0	6	8	0	5
Batley .....	0	2	0	0	10
Bingley .....	—	—	0	2	6
Birkenhead .....	0	4	6	0	2

Carried forward ..... 2 9 5 3 9 6 5 18 11 104 18 7 25045 15 1



## CASH ACCOUNT.

673

	Travelling. Expenses.			Totals.					
	£	s.	d.	£	s.	d.	£	s.	d.
Brought forward.....	69	0	2	46	9	9	115	9	11
By CONFERENCES, &c.—continued:—							104	14	7
Skipton .....	0	2	10	0	2	6	0	5	4
Soughton .....	0	2	6	0	7	6	0	10	0
Sowerby Bridge .....	0	4	7	0	10	0	0	14	7
Stacksteads .....	0	0	7	0	2	6	0	3	1
Stockport .....	0	8	3	0	5	0	0	13	3
Stoke .....	1	3	0	0	5	0	1	8	0
Styal .....	0	5	2	0	2	6	0	7	8
Tadcaster .....	0	3	9	0	2	6	0	6	3
Thornton .....	0	5	0	0	2	6	0	7	6
Trevor .....	1	8	10	1	10	0	2	18	10
Tyldesley .....	0	1	6	0	2	6	0	4	0
Ulverston .....	0	1	9	0	5	0	0	6	9
Walsden .....	—	—	—	0	2	6	0	2	6
Waterloo .....	0	1	8	0	2	6	0	4	2
Widnes .....	0	0	9	0	2	6	0	3	8
Wigan .....	0	10	11	0	10	0	1	0	11
Windermere .....	0	5	1	0	2	6	0	7	7
Winsford .....	0	3	6	0	2	6	0	6	0
Wrexham .....	0	7	6	0	2	6	0	10	0
York.....	11	6	5	2	18	6	14	4	11
	86	3	9	54	10	9	140	14	6
„ BOUNDARIES SUB-COMMITTEE:—							140	14	6
Beswick .....	0	18	6	0	15	0	1	13	6
Bradford .....	0	8	5	0	7	6	0	15	11
Chesterfield .....	7	10	10	8	4	0	15	18	10
Entwistle .....	0	10	5	0	8	6	0	18	11
Manchester .....	23	4	8	10	7	6	33	12	2
Queensbury .....	0	10	11	0	7	6	0	18	5
Thirsk and Ripon .....	2	0	3	2	8	0	4	8	3
Whittington .....	2	1	5	2	13	0	4	14	5
Wigan .....	0	10	10	0	8	6	0	19	4
	37	16	3	26	3	6	63	19	9
„ CHOIRS AND DEMONSTRATION SUB-COMMITTEE:—							63	19	9
Bradford .....	1	6	8	0	11	0	1	17	8
Hull .....	36	2	9	11	5	6	47	8	3
Keighley .....	1	12	11	0	11	0	2	3	11
Leeds .....	1	16	3	0	13	6	2	9	9
Manchester .....	0	17	2	0	17	6	1	14	8
	41	15	9	13	18	6	55	14	2
Postages .....							5	18	5
							61	12	8
„ GRANTS TO DISTRICT ASSOCIATIONS:—									
Airedale District Association .....							15	3	5
Bolton District Association .....							5	16	10
Calderdale District Association .....							6	12	2
Cheshire and North Wales District Association .....							27	19	4
Dewshury District Association .....							9	6	3
East Yorkshire District Association .....							25	4	6
Macclesfield, Crewe and District Association .....							17	1	9
Manchester District Association .....							13	8	10
North-East Lancashire District Association .....							3	9	4
North Lancashire District Association .....							20	12	0
North Lonsdale District Association .....							25	4	7
Oldham District Association .....							20	7	9
Rochdale District Association .....							11	13	10
Rossendale District Association .....							9	9	11
South Yorkshire District Association .....							20	14	6
							232	5	0
„ MISCELLANEOUS EXPENSES:—									
General Printing .....							103	5	8
Maps .....							0	14	6
Postages .....							25	4	4
							129	4	6
							732	15	0
Carried forward.....							25778	10	1

Brought forward ..... £ s. d. 25778 10 1

**SCOTTISH SECTION.**

BY SECTIONAL BOARD MEETINGS:— £ s. d. £ s. d.  
 Travelling ..... 43 7 10  
 Expenses ..... 13 17 6

57 5 4

„ EXECUTIVE COMMITTEE MEETINGS:— Travelling. Expenses. Totals.  
 £ s. d. £ s. d. £ s. d.  
 Glasgow ..... 9 13 2 .. 10 5 0 .. 19 18 2

19 18 2

„ EDUCATIONAL MEETINGS:—  
 Dunfermline ..... 0 5 6 .. 0 2 6 .. 0 8 0  
 Glasgow ..... 3 13 4 .. 4 5 0 .. 7 18 4  
 Wishaw ..... 0 9 5 .. 0 2 6 .. 0 11 11  
 4 8 3 4 10 0 8 18 3 8 18 3

## „ CONFERENCES, &amp;c.:—

Aberdeen	—	0 2 6	0 2 6
Airdrie	0 2 1	0 2 6	0 4 7
Alloa	0 9 10	0 5 0	0 14 10
Alva	0 2 3	0 2 6	0 4 9
Annbank	0 9 0	0 5 0	0 14 0
Auchterarder	0 12 0	0 2 6	0 14 6
Burntisland	—	0 2 6	0 2 6
Carnoustie	1 19 8	0 7 6	2 7 2
Cathcart	0 1 6	0 2 6	0 4 0
Cleland	0 3 4	0 2 6	0 5 10
Cowdenbeath	2 5 1	0 19 6	3 4 7
Dalmuir	0 8 9	0 5 0	0 13 9
Denny	0 11 10	0 5 0	0 16 10
Dreghorn	0 16 11	0 5 0	1 1 11
Dumbarton	0 2 6	0 2 6	0 5 0
Dundee	2 1 2	0 7 6	2 8 8
Dunfermline	0 4 6	0 2 6	0 7 0
Duntocher	0 2 0	0 2 6	0 4 6
Edinburgh	7 4 4	2 18 0	10 2 4
Elgin	3 6 8	1 12 6	4 19 2
Falkirk	4 18 10	5 9 6	10 8 4
Fauldhouse	0 14 4	0 5 0	0 19 4
Galston	0 13 4	0 6 9	1 0 1
Girvan	1 7 10	0 5 0	1 12 10
Glasgow	20 10 2	22 18 6	43 8 8
Gourock	0 4 7	0 2 6	0 7 1
Grangemouth	0 5 11	0 6 6	0 12 5
Guardbridge	0 10 3	0 2 6	0 12 9
Hamilton	0 3 4	0 6 0	0 9 4
Hawick	0 13 3	0 2 6	0 15 9
Kilbarchan	0 10 10	0 2 6	0 13 4
Kilbirnie	0 10 7	0 2 6	0 13 1
Kilmarnock	0 11 4	0 7 6	0 18 10
Kirkcaldy	0 14 0	0 10 0	1 4 0
Kirriemuir	2 3 9	0 7 6	2 11 3
Lanark	0 16 4	0 8 6	1 4 10
Leith	0 2 3	0 7 6	0 9 9
Lennoxtown	0 18 0	0 5 0	0 18 0
Leslie	0 13 9	0 6 6	1 0 3
Leven	0 10 6	0 5 0	0 15 6
Linwood	0 6 6	0 5 0	0 11 6
Lochgelly	0 14 2	0 15 0	1 9 2
Motherwell	1 0 10	0 15 0	1 15 10
Newton	0 2 3	0 5 0	0 7 3
Paisley	2 6 5	2 3 6	4 9 11
Perth	1 11 8	0 5 0	1 16 8
Pollokshaws	0 0 6	0 2 6	0 3 0
Port Glasgow	0 5 7	0 9 6	0 15 1
Prestonpans	0 1 6	0 2 6	0 4 0
St. Andrews	0 9 2	0 10 0	0 19 2
Selkirk	2 10 4	0 10 0	3 0 4
Shettleston	0 8 9	0 5 0	0 13 9

Carried forward ..... 68 9 3 48 10 3 116 19 6 86 1 9 25778 10 1

## CASH ACCOUNT.

675

	Travelling.			Expenses.			Totals.		
	£	s.	d.	£	s.	d.	£	s.	d.
Brought forward.....	68	9	3	48	10	3	116	19	6
By CONFERENCES, &c.—continued:—							86	1	9
Springfield.....	0	8	3	0	2	6	0	10	9
Stenhousemuir .....	0	13	0	0	5	0	0	18	0
Stirling .....	0	9	3	0	2	6	0	11	9
Stonefield .....	0	1	4	0	2	6	0	3	10
Tillicoultry .....	0	3	0	0	2	6	0	5	6
Tranent .....	0	4	4	0	5	0	0	9	4
West Calder .....	0	3	10	0	2	6	0	6	4
West Wemyss .....	0	11	4	0	5	0	0	16	4
	71	3	7	49	17	9	121	1	4

121 1 4

## " GRANTS TO DISTRICT ASSOCIATIONS:—

Ayrshire District Association.....	3	0	0
Border Counties District Association.....	3	0	0
Central District Association .....	3	0	0
East of Scotland District Association.....	3	0	0
Falkirk District Association .....	3	0	0
Fife and Kinross District Association .....	3	0	0
Glasgow and Suburbs District Association .....	3	0	0
Perth, Forfar and Aberdeenshire District Association .....	3	0	0
Renfrewshire District Association .....	3	0	0
Stirling, West of Fife, & Clackmannan District Association .....	3	0	0

30 0 0

## " MISCELLANEOUS EXPENSES:—

General Printing.....	82	5	5
Postages .....	31	4	8
Carriage .....	2	19	9
Telegrams .....	1	14	5
Office Cleaning, Repairs, &c. ....	61	3	0
Gas and Coal .....	19	14	9
Hire of Rooms .....	2	19	6
Sundries.....	4	14	3
Conference Teas.....	10	0	0
Rates and Taxes.....	11	10	0
Assistance .....	3	1	3
Office Rent.....	38	10	0
Treasurer's Salary .....	5	0	0
Railway Contract Ticket .....	12	9	0
Telephone Rent.....	11	16	6
Telegraphic Address.....	1	1	0
Managers' Training Centres—Rent of Room .....	11	5	0
Teachers' Expenses.....	8	6	10
Special Propaganda—Girvan .....	2	15	6
Insurance.....	0	4	0
Loss on Account of Burglary .....	6	0	3
Office Furniture .....	13	18	4
Training Centres for Teachers.....	10	0	0
Electric Installation.....	12	5	3
Advertising .....	1	1	0
Alterations to Office .....	40	4	10

401 4 6

638 7 7

638 7 7

## SOUTHERN SECTION.

	£	s.	d.	£	s.	d.
By SECTIONAL BOARD MEETINGS:—						
Travelling .....	39	14	1			
Expenses .....	13	5	0			
				52	19	1

## " CONFERENCES, &amp;c.:—

	Travelling.			Expenses.			Totals.		
	£	s.	d.	£	s.	d.	£	s.	d.
Addlestone .....	0	12	0	0	5	0	0	17	0
Aldershot .....	0	15	10	0	5	0	1	0	10
Alton and Farnham .....	0	8	6	0	10	6	0	19	0
Amesbury .....	0	15	1	0	10	0	1	5	1
Andover.....	0	11	0	0	2	6	0	13	6
Ashford .....	0	17	5	0	18	6	1	15	11

Carried forward ..... 3 19 10 2 11 6 6 11 4 52 19 1 20416 17 8

	Travelling.			Expenses.			Totals.					
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
Brought forward.....	3	19	10	2	11	6	6	11	4	52	19	1 26
By CONFERENCES, &c.—continued:—												
Attleborough .....	1	19	3	0	10	0	2	9	3			
Aylesbury .....	0	4	11	0	6	0	0	10	11			
Banbury .....	1	17	5	0	2	6	1	19	11			
Battersea .....	0	5	0	0	11	0	0	16	0			
Beccles .....	1	5	1	0	10	0	1	15	1			
Bedford .....	0	13	4	0	10	0	1	3	4			
Bedford and Garden City .....	0	13	3	0	10	6	1	3	9			
Berkhamstead.....	0	11	1	0	6	6	0	17	7			
Biggleswade .....	0	3	0	0	2	6	0	5	6			
Billericay .....	0	7	3	0	2	6	0	9	9			
Bishop's Stortford .....	1	2	1	0	10	0	1	12	1			
Blunderston.....	0	12	3	0	10	0	1	2	3			
Braintree .....	0	12	6	0	10	0	1	2	6			
Brentwood .....	0	19	6	0	10	0	1	9	6			
Brighton .....	5	17	1	2	18	0	8	15	1			
Bromley .....	0	1	6	0	2	6	0	4	0			
Bury St. Edmunds .....	0	8	6	0	10	0	0	18	6			
Byfleet.....	0	10	3	0	2	6	0	12	9			
Calne .....	2	0	2	0	10	0	2	10	2			
Camberley.....	2	0	2	1	10	0	3	10	2			
Cambridge.....	0	15	4	0	2	6	0	17	10			
Chippenham.....	0	14	6	0	2	6	0	17	0			
Chipping Norton.....	0	13	3	0	2	6	0	15	9			
Colchester.....	1	2	6	0	2	6	1	5	0			
Cowes .....	2	12	6	1	0	0	3	12	6			
Cromer .....	0	15	2	0	10	0	1	5	2			
Croydon.....	0	4	0	0	7	6	0	11	6			
Dartford.....	0	2	0	0	2	6	0	4	6			
Devizes .....	1	2	11	0	2	6	1	5	5			
Diss .....	1	7	0	0	10	0	1	17	0			
Dorking .....	—	—	—	0	4	6	0	4	6			
Downham .....	0	9	1	0	10	0	0	19	1			
Dover .....	0	13	4	0	10	6	1	3	10			
Eastbourne .....	0	9	10	0	11	9	1	1	7			
Eastleigh .....	1	11	6	0	9	0	2	0	6			
Edenbridge .....	0	14	5	0	5	0	0	19	5			
Edmonton.....	0	9	1	0	17	6	1	6	7			
Ely .....	1	9	5	0	10	0	1	19	5			
Epsom .....	1	18	4	1	8	0	3	1	4			
Fakenham .....	0	17	3	0	10	0	1	7	3			
Farnborough .....	0	17	1	0	2	6	0	19	7			
Farnham .....	1	11	5	0	12	6	2	3	11			
Faversham .....	1	10	1	1	0	0	2	10	1			
Feltham.....	0	16	3	0	10	0	1	6	3			
Finborough .....	1	11	8	0	10	0	2	1	8			
Fulham .....	1	7	10	0	15	0	2	2	10			
Garden City.....	0	11	4	0	2	6	0	13	10			
Godalming .....	0	9	5	0	10	0	0	19	5			
Gravesend.....	0	6	4	0	5	0	0	11	4			
Grays .....	—	—	—	0	2	6	0	2	6			
Grayshott .....	0	9	6	0	2	6	0	12	0			
Great Yarmouth.....	2	14	8	0	12	6	3	7	2			
Greenstreet .....	0	3	0	0	2	6	0	5	6			
Guildford .....	4	10	10	1	9	0	5	19	10			
Hanslope .....	0	16	6	0	10	0	1	6	6			
Harwich .....	0	19	10	0	10	0	1	9	10			
Haslemere .....	1	17	0	1	5	0	3	2	0			
Hayward's Heath .....	0	12	4	0	2	6	0	14	10			
Hemel Hempstead.....	0	2	6	0	2	6	0	5	0			
Hendon .....	0	19	8	0	2	6	1	2	2			
High Wycombe .....	0	7	6	0	10	0	0	17	6			
Ipswich .....	0	11	9	0	5	6	0	17	3			
„ Trades Union Congress ..	1	10	11	2	12	6	4	3	5			
Kilburn .....	0	0	4	0	10	0	0	10	4			
Leatherhead.....	1	13	1	0	15	0	2	8	1			
Leiston .....	0	6	8	0	2	6	0	9	2			
Letchworth .....	1	4	6	0	2	6	1	7	0			
London .....	18	14	5	12	5	0	30	19	5			
„ Executive Committee ..	3	9	2	2	12	6	6	1	8			
Carried forward .....	94	10	5	51	14	3	146	4	8	52	19	1 26

## CASH ACCOUNT.

677

	Travelling. Expenses.			Totals.		
	£	s.	d.	£	s.	d.
Brought forward.....	94	10	5	51	14	3
By CONFERENCES, &c.—continued:—				146	1	8
London Boundaries Sub-Com. ....	—	..	0 15 0	..	0 15 0	
„ Educational Committee..	10	18 4	..	3 2 6	..	14 0 10
„ Exhibitions Committee..	3	17 1	..	1 5 0	..	5 2 1
„ Crystal Palace .....	2	10 8	..	5 9 1	..	7 19 9
Luton .....	0	18 10	..	0 10 0	..	1 8 10
Maidstone .....	0	14 5	..	0 16 0	..	1 10 5
Maldon .....	0	12 2	..	0 10 0	..	1 2 2
Melton Constable .....	1	9 3	..	0 10 0	..	1 19 3
Mere .....	3	8 9	..	1 0 0	..	4 8 9
Merton .....	0	3 7	..	0 2 6	..	0 6 1
Mortlake .....	0	8 7	..	0 7 6	..	0 16 1
New Brompton .....	0	19 10	..	0 5 0	..	1 4 10
Newmarket .....	0	18 6	..	0 2 6	..	1 1 0
Norwich .....	1	9 10	..	0 5 0	..	1 14 10
Oxford.. ..	0	7 2	..	0 2 6	..	0 9 8
Petersfield .....	1	5 5	..	0 12 6	..	1 17 11
Potton.. ..	1	6 3	..	0 10 0	..	1 16 3
Rainham .....	1	2 4	..	0 7 6	..	1 9 10
Ramsgate .....	0	19 6	..	0 10 0	..	1 9 6
Raynes Park.....	0	3 7	..	0 2 6	..	0 6 1
Reading .....	0	19 6	..	0 2 6	..	1 2 0
Redhill .....	0	16 5	..	0 10 0	..	1 6 5
Reigate .....	0	4 0	..	0 5 6	..	0 9 6
Rochester .....	1	4 4	..	1 3 6	..	2 7 10
Romsey .....	1	0 10	..	0 2 6	..	1 3 4
St. Albans .....	0	7 6	..	0 2 6	..	0 10 0
Saffron Walden .....	0	12 7	..	0 2 6	..	0 15 1
Salisbury .....	3	5 8	..	1 9 6	..	4 15 2
Sawston .....	0	18 8	..	0 5 0	..	1 3 8
Seaford .....	1	3 0	..	0 10 0	..	1 13 0
Sevenoaks .....	0	6 10	..	0 2 6	..	0 9 4
Sheerness .....	0	14 7	..	0 18 0	..	1 12 7
Sidcup.....	0	12 0	..	0 10 0	..	1 2 0
Silsoe .....	—	..	0 2 6	..	0 2 6	
Silvertown.....	0	1 0	..	0 1 0	..	0 2 0
Slough.....	0	4 6	..	0 2 6	..	0 7 0
Southampton .....	1	16 6	..	1 17 6	..	3 14 0
South Darenth.....	0	3 9	..	0 4 6	..	0 8 3
Southend .....	0	8 6	..	0 5 0	..	0 13 6
Staines .....	0	3 1	..	0 2 6	..	0 5 7
Steeple Claydon .....	1	13 7	..	1 1 0	..	2 14 7
Stony Stratford ..	2	5 5	..	0 12 6	..	2 17 11
Stowmarket .....	2	5 9	..	1 6 9	..	3 12 6
Stratford .....	0	11 3	..	0 2 6	..	0 13 9
Sunningdale .....	0	4 3	..	0 2 6	..	0 6 9
Sutton (Camb.) ..	0	11 6	..	0 10 0	..	1 1 6
Sutton (Surrey) ..	0	9 7	..	0 5 0	..	0 14 7
Swaffham .....	0	13 11	..	0 10 0	..	1 3 11
Swindon .....	1	11 5	..	0 10 0	..	2 1 5
Tonbridge .....	0	11 7	..	0 10 0	..	1 1 7
Trowbridge .....	1	16 1	..	0 10 0	..	2 6 1
Tunbridge Wells.....	1	5 10	..	0 10 0	..	1 15 10
Upper Tooting.....	0	14 11	..	0 12 6	..	1 7 5
Warminster .....	0	19 9	..	0 10 0	..	1 9 9
Watford .....	0	15 0	..	0 7 6	..	1 2 6
Wealdstone .....	0	17 3	..	1 0 0	..	1 17 3
Westbury .....	0	15 6	..	0 10 0	..	1 5 6
Whittlesford.. ..	0	17 4	..	0 13 0	..	1 10 4
Willesden .....	0	1 0	..	0 5 0	..	0 6 0
Wimbledon .....	0	13 2	..	0 10 0	..	1 3 2
Winchester .....	0	8 6	..	0 2 6	..	0 11 0
Woking .....	0	12 6	..	0 7 0	..	0 19 6
Wolverton .....	0	12 3	..	0 2 6	..	0 14 9
Woolwich .....	0	1 11	..	0 10 0	..	0 11 11
Worthing .....	0	1 6	..	0 2 6	..	0 4 0
Wymondham .....	1	14 10	..	1 4 6	..	2 19 4
Yiewsley .....	0	6 0	..	0 2 6	..	0 8 6

166 19 4      91 8 7      258 7 11

258 7 11

Carried forward..... 311 7 0 26416 17 8

	£	s.	d.	£	s.	d.
Brought forward.....				311	7	0
BY GRANTS TO DISTRICT ASSOCIATIONS:—	£	s.	d.			
Bedford District Association.....	7	13	3			
Bucks District Association.....	5	0	2			
Cambridge District Association.....	3	19	10			
Colchester District Association.....	8	6	0			
Lewes District Association.....	5	7	1			
Metropolitan—East District Association.....	5	3	4			
"    North District Association.....	15	9	2			
"    South District Association.....	13	2	10			
Norwich District Association.....	9	2	8			
Oxford District Association.....	6	10	11			
Sheerness District Association.....	0	17	3			
Surrey District Association.....	7	4	6			
Wilton District Association.....	4	6	9			
Kent District Association.....	1	16	7			
Sussex District Association.....	6	8	5			
Hants District Association.....	13	3	2			
Wilts and Dorset District Association.....	8	14	0			
Oxford and Bucks District Association.....	5	14	9			
Cambridge and Bedford District Association.....	17	7	2			
Norfolk District Association.....	13	17	7			
Essex and Suffolk District Association.....	11	4	10			
				170	10	3
„ MISCELLANEOUS EXPENSES:—						
General Printing.....	53	9	5			
Postages.....	25	15	11			
Carriage.....	2	10	6			
Telegrams.....	3	3	11			
Sundries.....	1	15	3			
Lantern Slides and Repairs.....	2	12	3			
Conference Teas.....	13	13	0			
Telephone Rent and Charges.....	1	18	2			
Special Propaganda—Battersea.....	0	12	6			
"    Biggleswade.....	1	10	0			
"    Camberley.....	7	0	1			
"    Epsom.....	5	8	2			
"    Sunningdale.....	5	7	1			
"    Woking.....	11	11	10			
Office Furniture and Repairs.....	17	19	3			
Teachers' Training Centre.....	10	0	0			
Clerical Assistance.....	2	0	0			
				166	7	4
				648	4	7
				648	4	7

## SOUTH-WESTERN SECTION.

	£	s.	d.	£	s.	d.
BY SECTIONAL BOARD MEETINGS:—						
Travelling.....	61	15	7			
Expenses.....	21	0	0			
				82	15	7
„ CONFERENCES, &c.:—	£	s.	d.	£	s.	d.
Ashburton.....	1	8	7	1	0	0
Axminster.....	3	0	3	1	10	0
Barnstaple.....	4	1	0	2	0	0
Bodmin.....	2	8	0	2	0	0
Bovey Tracey.....	0	9	7	0	10	0
Bridgwater.....	1	12	6	0	15	0
Bristol.....	0	9	7	1	0	0
Brixham.....	1	2	8	0	5	0
Bruton.....	0	10	1	0	10	0
Buckfastleigh.....	0	15	6	0	5	0
Callington.....	0	4	9	0	2	6
Carhampton.....	0	11	3	0	10	0
Cheddar.....	0	11	9	0	5	0
Colyton.....	2	1	0	1	0	0
Cornwood.....	3	4	6	1	12	6
Carried forward.....	22	11	0	13	5	0
				35	16	0
				82	15	7
				27065	2	3

## CASH ACCOUNT.

679

	Travelling.			Expenses.			Totals.		
	£	s.	d.	£	s.	d.	£	s.	d.
Brought forward .....	22	11	0	13	5	0	35	16	0
By CONFERENCES, &c.—continued:—							£	s.	d.
Darite .....	2	6	6	1	2	6	3	9	0
Dartmouth .....	4	4	0	1	15	0	5	19	0
Draycott .....	0	6	0	0	2	6	0	8	6
Exeter .....	7	19	2	1	15	0	9	14	2
Exmouth .....	3	16	6	1	0	0	4	16	6
Frome .....	0	7	3	0	2	6	0	9	9
Galampton .....	0	10	10	0	2	6	0	13	4
Gunnislake .....	0	12	10	0	7	6	1	0	4
Holsworthy .....	2	4	8	1	10	0	3	14	8
Holsworthy and Okehampton .....	0	12	4	0	10	0	1	2	4
Honiton .....	0	15	0	0	10	0	1	5	0
Kingsbridge .....	0	15	0	0	10	0	1	5	0
Kingsbury .....	0	19	3	0	10	0	1	9	3
Kingskerswell .....	0	8	9	0	2	6	0	11	3
Lee Moor .....	0	3	9	0	2	6	0	6	3
Liskeard .....	0	6	0	0	5	0	0	11	0
Minehead .....	0	17	6	0	10	0	1	7	6
Moretonhampstead .....	1	13	9	1	10	0	3	3	9
Newton Abbot .....	2	7	11	0	15	0	3	2	11
Newton Poppleford .....	0	17	10	0	2	6	1	0	4
New Quay .....	0	12	6	0	10	0	1	2	6
Okehampton .....	4	16	0	2	5	0	7	1	0
Ottery St. Mary .....	1	13	6	0	12	6	2	6	0
Penryn .....	1	5	6	0	12	6	1	18	0
Pensilva .....	0	10	6	0	2	6	0	13	0
Penzance .....	1	0	1	0	10	0	1	10	1
Plymouth .....	3	19	0	2	2	6	6	1	6
„ Congress Reception Com. ....	5	3	0	2	2	6	7	5	6
Plympton .....	0	0	9	0	2	6	0	3	3
Portishead .....	0	3	0	0	2	6	0	5	6
Princetown .....	0	5	3	0	10	0	0	15	3
Roche .....	3	14	1	2	7	6	6	1	7
St. Austell .....	1	8	4	0	7	6	1	15	10
St. Columb Minor .....	4	7	10	2	12	6	7	0	4
St. Columb Road .....	0	12	5	0	2	6	0	14	11
St. Just .....	0	12	0	—	—	—	0	12	0
St. Neot .....	0	7	6	0	2	6	0	10	0
Saltash .....	0	0	9	0	2	6	0	3	3
Saunton .....	0	12	0	0	2	6	0	14	6
Shepton Beauchamp .....	0	17	9	0	10	0	1	7	9
Shepton Mallet .....	0	6	9	0	2	6	0	9	3
Sherborne .....	0	10	6	0	10	0	1	0	6
Sidford .....	1	2	3	0	10	0	1	12	3
South Molton .....	2	2	1	0	12	6	2	14	7
South Petherton .....	2	11	3	2	0	0	4	11	3
Stoke Gabriel .....	1	6	0	0	10	0	1	16	0
Talworth .....	0	6	9	0	2	6	0	9	3
Taunton .....	0	14	3	0	5	0	0	19	3
Tavistock .....	0	8	2	0	5	0	0	13	2
Teignmouth .....	3	4	10	1	2	6	4	7	4
Templecombe .....	2	2	0	2	0	0	4	2	0
Torquay .....	2	6	1	0	10	0	2	16	1
Torrington .....	1	4	0	0	10	0	1	14	0
Truro .....	1	5	6	0	5	0	1	10	6
Twerton-on-Avon .....	1	14	6	0	10	0	2	4	6
Wadebridge .....	0	7	9	0	10	0	0	17	9
Yeovil .....	1	13	3	0	10	0	2	3	3
	110	3	6	53	5	0	163	8	6
„ GRANTS TO DISTRICT ASSOCIATIONS:—									
Bristol and Somersetshire District Association .....							12	12	1
Cornwall District Association .....							19	0	0
Devon District Association .....							5	0	0
							36	12	1
„ MISCELLANEOUS EXPENSES:—									
General Printing .....							14	5	5
Postages and Telegrams .....							5	6	1
Billposting, &c. ....							1	5	6
Carried forward .....							20	17	0
							282	16	2
							27065	2	3

Brought forward.....	£ s. d.	£ s. d.	£ s. d.
By MISCELLANEOUS EXPENSES—continued:—	20 17 0	282 16 2	27065 2 3
Hire of Rooms.....	7 7 3		
Treasurer's Salary.....	2 2 0		
Special Propaganda—Cornwall.....	1 7 0		
		31 13 3	
		314 9 5	314 9 5

## WESTERN SECTION.

By SECTIONAL BOARD MEETINGS:—	£ s. d.	£ s. d.
Travelling.....	28 0 11	
Expenses.....	7 12 6	
		35 13 5

„ CONFERENCES, &c.:—	Travelling. £ s. d.	Expenses. £ s. d.	Totals. £ s. d.
Abercraive.....	0 4 1	0 2 6	0 6 7
Abercynon.....	0 9 6	0 2 6	0 12 0
Abergavenny.....	0 10 3	1 7 6	1 17 9
Abergwnfl.....	0 6 3	0 5 0	0 11 3
Barry.....	0 6 9	0 2 6	0 9 3
Barry Dock.....	1 3 2	0 15 0	1 18 2
Bedwas.....	0 4 6	0 2 6	0 7 0
Brithdir.....	0 9 9	0 2 6	0 12 3
Briton Ferry.....	3 8 1	0 15 0	4 3 1
Burry Port.....	1 9 1	0 7 6	1 16 7
Caerau.....	0 10 10	0 2 6	0 13 4
Cardiff.....	7 8 7	2 15 0	10 3 7
Carmarthen.....	1 13 6	0 5 0	1 18 6
Cheltenham.....	0 18 0	0 10 0	1 8 0
Cinderford.....	0 4 6	0 2 6	0 7 0
Cirencester.....	1 7 0	0 12 6	1 19 6
Clydach.....	0 1 3	0 2 6	0 3 9
Cogan.....	0 12 2	0 2 6	0 14 8
Craigcfeffparc.....	0 6 5	0 2 6	0 8 11
Cwmbach.....	—	0 10 0	0 10 0
Cwmllynfell.....	0 4 3	0 2 6	0 6 9
Cwmtillery.....	0 0 9	0 2 6	0 3 3
Ebbw Vale.....	1 13 11	0 7 6	2 1 5
Exmouth.....	1 11 11	0 2 6	1 14 5
Fforestfach.....	0 7 0	0 2 6	0 9 6
Garndiffaith.....	0 1 0	0 2 6	0 3 6
Gloucester.....	6 0 3	2 5 0	8 5 3
Glyn Neath.....	0 4 0	0 2 6	0 6 6
Gorseinon.....	0 10 5	0 5 0	0 15 5
Griffithstown.....	0 1 6	0 2 6	0 4 0
Hereford.....	0 14 0	0 10 0	1 4 0
Kemble.....	0 5 9	0 2 6	0 8 3
Llanbradach.....	0 3 6	0 2 6	0 6 0
Llanelly.....	0 10 0	0 2 6	0 12 6
Lower Cwmtwrch.....	1 1 3	0 10 0	1 11 3
Merthyr.....	0 5 0	0 2 6	0 7 6
Miskin.....	0 6 0	0 2 6	0 8 6
Nailsworth.....	1 1 0	0 10 0	1 11 0
Nantymoel.....	0 6 1	0 2 6	0 8 7
Newbridge.....	0 5 1	0 5 0	0 10 1
Newport.....	0 8 5	0 5 0	0 13 5
New Tredegar.....	0 10 0	0 7 6	0 17 6
Neyland.....	1 17 6	1 0 0	2 17 6
Pantdu.....	0 2 6	0 2 6	0 5 0
Pembroke Dock.....	2 14 0	1 10 0	4 4 0
Penygraig.....	0 8 9	0 5 0	0 13 9
Penrhiwceiber.....	0 2 9	0 2 6	0 5 3
Pillowell.....	0 5 6	0 2 6	0 8 0
Pontardulais.....	1 1 3	0 12 6	1 13 9
Pontnewydd.....	0 8 5	0 5 0	0 13 5
Pontnewynydd.....	0 3 0	0 5 0	0 8 0
Carried forward.....	45 8 5	20 10 0	65 18 5
			35 13 5 27979 11 8

	Travelling.			Expenses.			Totals.		
	£	s.	d.	£	s.	d.	£	s.	d.
Brought forward .....	45	8	5	20	10	0	65	18	5
By CONFERENCES, &c.— continued:—							35	13	5
Pontycymmer .....	0	6	11	0	2	6	0	9	5
Pontypool .....	0	1	6	0	2	6	0	4	0
Pontypridd .....	0	2	3	0	2	6	0	4	9
Swansea .....	5	16	5	2	0	0	7	16	5
Taibach .....	0	3	5	0	2	6	0	5	11
Taibach and Aberavon .....	1	15	9	1	5	0	3	0	9
Ton .....	—	—	—	0	5	0	0	5	0
Tonyrefail .....	0	12	3	0	10	0	1	2	3
Treboeth .....	—	—	—	0	2	6	0	2	6
Treharris .....	0	3	4	0	2	6	0	5	10
Troedyrhiw .....	0	10	6	0	2	6	0	13	0
Tumble .....	0	11	0	0	10	0	1	1	0
Ynysir .....	0	1	6	0	2	6	0	4	0
Ystalyfera .....	0	3	3	0	2	6	0	5	9
Ystradmynach .....	0	9	3	0	10	0	0	19	3
	56	5	9	26	12	6	82	18	3
							82	18	3
„ GRANTS TO DISTRICT ASSOCIATIONS:—									
Gloucester and Hereford District Association .....							17	3	8
Brecon, Monmouth, and East Glamorgan District Association .....							18	11	10
West Wales District Association .....							17	15	3
Mid-Glamorgan District Association ..							15	12	3
							69	3	0
„ MISCELLANEOUS EXPENSES:—									
General Printing .....							10	6	9
Postages, Telegrams, and Carriage .....							3	12	2
Hire of Room and Billposting .....							1	3	9
Special Propaganda—Abergavenny .....							3	1	0
							18	3	8
							205	18	4
							205	18	4
							275	85	10

## BALANCES.

	£	s.	d.
By Cash in hands of Treasurer of Irish Executive .....	10	0	0
„ „ „ Midland Section .....	29	5	6
„ „ „ Northern Section .....	26	3	3
„ „ „ Scottish Section .....	21	6	1
„ „ „ South-Western Section .....	24	3	4
„ „ „ Western Section .....	13	16	11
„ „ „ Cashier—Central Office .....	26	7	11
	154	3	0
	£277	39	13

## BANKING ACCOUNT.

DR.	£	s.	d.	CR.	£	s.	d.
January 1, 1909:—				December 31, 1909:—			
To Balance .....	2927	11	2	By Withdrawals .....	139	58	3
December 31, 1909:—				„ Commission .....	11	1	2
„ Cash Deposits .....	13619	5	3	„ Balance .....	2659	2	5
„ Dividend .....	17	12	0				
„ Interest .....	63	18	9				
	£16628	7	2		£16628	7	2

## HUGHES SCHOLARSHIP FUND.

Dr.	FUND ACCOUNT.	Cr.
To Scholarship Fund	£ s. d. 2000 0 0	By Investment in Co-operative Wholesale Society
		Scottish Co-operative Wholesale Society
	£2000 0 0	1390 0 0
		640 0 0
		£2000 0 0
	<b>INTEREST ACCOUNT.</b>	
1904.	£ s. d.	1909.
To Cash in hands of Co-operative Union, January 1st, 1909	29 11 8	By Cash paid to Scholar during the year
" Interest Received during the year :—		" Cash in hands of Co-operative Union, December 31st, 1909
English Wholesale Society	£54 5 0	
Scottish Wholesale Society	25 10 6	
	79 15 6	
	£109 7 2	
		£109 7 2

## NEALE SCHOLARSHIP FUND.

## FUND ACCOUNT.

CR.

Dr.

	£	s.	d.		£	s.	d.
To Scholarship Fund .....	2000	0	0	By Investment in Co-operative Wholesale Society .....	1300	0	0
				" " Scottish Co-operative Wholesale Society ..	700	0	0
	£2000	0	0		£2000	0	0

## INTEREST ACCOUNT.

	£	s.	d.		£	s.	d.
1909.				1909.			
To Cash in hands of Co-operative Union, January 1st, 1909 ....	288	3	2	By Cash paid to Scholar during the year .....	100	0	0
" Interest Received during the year : —				" Cash in hands of Co-operative Union, December 31st, 1909..	267	18	10
English Wholesale Society .....	£51	17	2				
Scottish Wholesale Society .....	27	18	6		£367	18	10
	79	15	8				
	£367	18	10				

Dr.

## BALANCE SHEET.

Cr.

LIABILITIES.		ASSETS.	
£	s. d.	£	s. d.
Share Capital, as per last Report.....	316 4 9	Stock-in-Trade—Estimated .....	896 1 6
" " received since .....	10 5 3	Fixtures—Estimated .....	300 0 0
		INVESTMENTS.—	
Less amount extinguished since .....	321 5 0	Shares—Co-op. Wholesale Society, last year..	£1272 8 9
		Interest and Dividend since .....	2 16 3
Accounts owing .....	55 14 0	Loans—Co-operative Wholesale Soc., last year	1275 0 0
Cash owing to "Neale" Scholarship Fund .....	267 18 10	" " Share Interest and Trade Dividend....	86 11 2
" " "Hughes" .....	9 7 2	Shares—Scottish Wholesale Society, last year..	520 16 9
" " "Blandford" Memorial Fund .....	1 12 6	Interest and Dividend since .....	33 13 8
Loan from Women's Co-operative Guild .....	300 0 0	Shares—Co-operative Printing Society .....	554 10 5
Balance of Assets over Liabilities .....	5281 7 2	Shares—Co-operative Insurance Society .....	50 0 0
		Shares—Kinning Park Co-op. Soc., last year ..	100 0 0
		Interest and Dividend since .....	£12 2 7
		Shares—Co-operative Newspaper Society .....	13 18 6
		Loans—Co-operative Newspaper Soc., last year	50 0 0
		Interest on Shares since .....	£48 17 1
		" " Loans since .....	2 10 0
		" " "Loans since .....	2 4 8
		Shares—North Wales Quarries Limited, £10 .....	53 11 9
		Accounts Owing for Pamphlets, Rules, &c. ....	0 0 0
		Balance, as per Cash Account .....	44 5 11
		Cash in Co-operative Wholesale Society's Bank .....	154 3 0
			2659 2 5
			£6237 4 8

I have carefully examined the books and accounts of the Co-operative Union for the financial year ended 31st December, 1909, and compared all counterfoils of acknowledgments for cash received, and vouchers for all payments made, and hereby certify the above statement of accounts as correct.

Deansgate Arcade, Manchester.

T. WOOD,

PUBLIC AUDITOR

**HOLYOAKE MEMORIAL.**

*Statement of Accounts of the New Building Fund up to December 31st, 1909.*

**CASH ACCOUNT.**

	£	s.	d.		£	s.	d.
To Subscriptions .. .. .	17520	7	2	By Land and Buildings .. .. .	8792	18	0
" Transfer (Owen Memorial Fund) ..	90	13	8	" "Holyoake Memorial" Grave ..	237	5	0
" Rent .. .. .	394	10	3	" Expenses on Property .. .. .	168	2	1
" Bank Withdrawals .. .. .	9081	11	1	" Bank Deposits .. .. .	17888	17	1
	£27037	2	2		£27037	2	2

**BANK ACCOUNT.**

	£	s.	d.		£	s.	d.
To Deposits .. .. .	17838	17	1	By Withdrawals .. .. .	9081	11	1
" Dividend .. .. .	£40	10	10	" Interest .. .. .	£69	7	2
" Interest .. .. .	217	14	5	" Commission and .. .. .	0	9	0
	258	5	3	" Cheques .. .. .	5	0	0
				" Stamping Agreements .. .. .			
				" Balance .. .. .	8990	15	1
	£18097	2	4		£18097	2	4

**PROPERTY REVENUE ACCOUNT.**

	£	s.	d.		£	s.	d.
To Expenses .. .. .	168	2	1	By Rents .. .. .	344	10	3
" Expenses Owning .. .. .	12	5	9	" Rents due .. .. .	12	11	0
" Balance (Income and Expenditure Account) .. .. .	226	13	5				
	£407	1	3		£407	1	3

**INCOME AND EXPENDITURE ACCOUNT.**

	£	s.	d.		£	s.	d.
To Cost of Holyoake Grave .. .. .	237	5	0	By Transfer (Owen Memorial Fund) ..	90	13	8
" Bank Charges .. .. .	74	16	2	" Property Revenue Account .. .. .	226	13	5
" Balance .. .. .	263	11	2	" Bank Dividend and Interest .. .. .	258	5	3
	£575	12	4		£575	12	4

**BALANCE SHEET.**

	£	s.	d.		£	s.	d.
<b>LIABILITIES.</b>				<b>ASSETS.</b>			
To Subscriptions .. .. .	17520	7	2	By Land and Buildings .. .. .	8792	18	0
" Balance Income over Expenditure .. .. .	263	11	2	" Rent due (Net) .. .. .	0	5	3
	£17783	18	4	" Balance in Bank .. .. .	8990	15	1
					£17783	18	4

ALL CO-OPERATIVE SOCIETIES  
SHOULD JOIN THE

# *Co-operative Union*

Limited.

The Union is an Association of Co-operative Societies for the defence of Co-operative principles and to give advice to Societies in need of same, either in connection with Legal Business or Educational Work.

**The Missionary, Organiser, and Adviser of**  
**the Co-operative Movement.**

**DIVIDED INTO EIGHT SECTIONS**—Irish, Midland, Northern, North-Western, Scottish, Southern, South-Western, and Western Sections.

**SUB-DIVIDED** into 62 District Associations.

**CONTROLLED** by a duly elected Central Board of 67 members.

— . . . . . —

## **IN MEMBERSHIP—**

1,267 Co-operative Societies, representing 2,447,821 Individual Members, or 94·4 per cent of the total membership of the Co-operative movement.

## **NOT IN MEMBERSHIP—**

294 Co-operative Societies, representing 137,472 Individual Members, or 5·6 per cent only of the total membership of the Co-operative movement.

## **CONDITIONS OF MEMBERSHIP—**

Any Co-operative Society may become a member of the Co-operative Union by payment of the sum of 2d. per member per annum.

— . . . . . —

*Full particulars in regard to the work and objects of the Union may be had on application to the Central Office :*

**2, NICHOLAS CROFT, HIGH STREET, MANCHESTER.**

Or any of its Branch Offices :

263, Wallace Street, Kingston, Glasgow.      99, Leman Street, London, E.  
84, Westmorland Road, Newcastle-on-Tyne.

Every Co-operator should Read the

# **“Millgate Monthly,”**

---

A Popular Progressive Magazine Issued by  
the Co-operative Newspaper Society Limited.

MONTHLY. **3<sup>D</sup>.** MONTHLY.

INTERESTING. :: ILLUSTRATED. :: INTERNATIONAL.

CONTRIBUTIONS BY THE LEADING  
—— WRITERS OF THE DAY. ——

The only high-class Magazine owned by the People for  
the People, and the only Periodical of its kind issued at  
**THREEPENCE.**

*It is the duty of every Co-operator to support the  
“Millgate Monthly,” because it is his own property.*

ON SALE AT THE STORES AT THE END OF EACH MONTH.

*Publishers :*

**The Co-operative Newspaper Society Limited,**  
“Co-operative News” Building,  
**LONG MILLGATE, MANCHESTER.**

... THE ...

# Co-operative Wholesale Society Limited.



*Enrolled August 11th, 1863. Business commenced March 14th, 1864.*

## Wholesale Grocers, Provision Dealers, Drapers,

Dealers in Woollens, Ready-made Clothing, Boots, Shoes, Brushes, Crockery, Carpets, Furniture, Coal, &c.; Bankers, Manufacturers, Millers, Printers, Bookbinders, Boxmakers, Lithographers, Shipowners, Butter Factors, Lard Refiners, Bacon Curers, Fruit Growers, Drysalters, Spice Grinders, Saddlers, Curriers, Iron Founders, and Tinplate Workers, Fellmongers, Tea Growers, Blenders, Packers, and Importers.

### SHIPPERS—Owners of Steamships

“FRATERNITY,” “NEW PIONEER,” “DINAH,” and “BRITON.”

Registered Office, Bank, and Shipping Department:—1, Balloon St., Manchester.

Grocery and Provision Warehouse:—Balloon Street, Manchester.

Paper and Twine Warehouse:—Balloon Street, Manchester.

Drapery Warehouses:—Balloon Street and Dantzic Street, Manchester.

Woollens and Ready-made Clothing Warehouse:—Dantzic Street, Manchester.

Boot and Shoe Warehouse:—Balloon Street, Manchester.

Saddlery Warehouse:—Balloon Street, Manchester.

Furniture Warehouse:—Balloon Street, Manchester.

Carpet and Floorcloth Warehouse:—Dantzic Street, Manchester.

Coal Department:—Balloon Street, Manchester.

Branches:—West Blandford Street, Newcastle-upon-Tyne; and Leman Street, London, E.

### *Purchasing and Forwarding Depôts:—*

Liverpool, Manchester, Goole, Garston, Bristol, Northampton, Cardiff, Longton, and Jersey; Cork, Limerick, Tralee, and Armagh (Ireland); New York (America); Montreal (Canada); Copenhagen, Aarhus, Odense, Herning, and Esbjerg (Denmark); Gothenburg (Sweden); Rouen (France); Sydney (Australia); and Denia (Spain).

*Sale and Sample Rooms:—Leeds, Nottingham, Blackburn, Huddersfield, and Birmingham.*

*Hide and Skin Depôts:—Newcastle, Manchester, Leeds, and Beeston.*

*Fellmongering:—Pontefract.*

**Manufacturers of Flour, Butter, Lard, Biscuits, Sweets, Preserves, Candied Peels, Pickles, Cocoa, Chocolate, Soap, Candles, Glycerine, Starch, Tobacco, Cigars, Cigarettes, Snuff, Boots and Shoes, Saddlery, Woollens, Grey Cotton Cloths, Clothing, Shirts, Mantles, Underclothing, Corsets, Millinery, Flannels, Hosiery, Silesias, Pants, Ladies' Underwear, Car-digans, Furniture, Hardware, Brushes, Mats, &c.**

# THE PRESENT POSITION

OF THE

## CO-OPERATIVE WHOLESALE SOCIETY.

Shareholders (1,163 Societies), nearly 2 Millions.

Capital, - - over 6 Millions.

Reserve Funds, over  $1\frac{1}{4}$  Million.

Land, Buildings, &c., over  $4\frac{1}{4}$  Millions.

Depreciation, - over 2 Millions.

Sales for Year, over  $25\frac{1}{2}$  Millions.

Total Sales, - over 384 Millions.

Total Profit, - over 6 Millions.

Bank Turnover, over  $127\frac{1}{2}$  Millions.

Direct Imports, over 7 Millions. \*

Own Manufactures, over 6 Millions. \*

\* For Year.

.. Built up by the ..  
Perseverance, Industry & Loyalty  
... OF ...  
British Working People.

ESTABLISHED 1868.

# The Scottish Co-operative Wholesale Society

Limited.



## PRODUCTIVE DEPARTMENTS.

### SHIELDHALL, near GLASGOW.

Tannery.	Brush Factory.	Artisan Clothing Factory.
Boot and Shoe Factory.	Tobacco Factory.	Printing Department.
Cabinet Factory.	Hosiery Factory.	Tinware Department.
Preserves, Confections, Coffee Essences, Pickles; Drugs, Chemicals, Perfumes, Fruit Wines, and Fruit Wine Essences, &c.		

### REGENT FLOUR MILLS, PARTICK, GLASGOW.

### PAISLEY ROAD, DUNDAS STREET, PATERSON STREET, AND PARK STREET, GLASGOW.

Ham-curing and Sausage Department.	Cart and Van-building Department.
Bespoke Tailoring and Mantle Making.	Saddlery Department.
Waterproof and Umbrella Factories.	Aerated Water Factory.
Skirts and Underclothing.	Carting Department.
Electrical Department.	

### LEITH AND EDINBURGH.

Leith Aerated Water Factory.	Chancelot Flour Mills.
Junction Meal Mills.	Leith Dress Shirt Factory.

### PAISLEY.

Potterhill Laundry.

### WIGTOWN.

Bladnoch Creamery.

### ABERDEEN.

Fish-curing Works

### SELKIRK.

Etrrick Tweed Mills.

### STIRLING.

Aerated Water Factory.

### ENNISKILLEN.

Creameries and Depot.

### GRANGEMOUTH.

Soap Works.

### DUNFERMLINE.

Aerated Water Works.

### CALDERWOOD ESTATE, LANARKSHIRE.

**ESTABLISHED 1868.**

# **The Scottish Co-operative Wholesale Society Limited.**

Registered Address and General Offices:

**95, MORRISON STREET, GLASGOW.**

## **DISTRIBUTIVE DEPARTMENTS.**

**GROCERY AND PROVISION WAREHOUSE:** Paisley Road, Crookston Street, Park Street, and Clarence Street, Glasgow.

**GROCERY AND PROVISION BRANCHES:** Leith, Kilmarnock, Dundee, and Enniskillen.

**DRAPERY WAREHOUSE:** Dundas Street, Paterson Street, and Wallace Street, Glasgow.

**BOOT AND SHOE WAREHOUSE:** 129, Dundas Street and Adelphi Street, Glasgow.

**FURNITURE AND STATIONERY WAREHOUSE:** 95, Morrison Street, Glasgow.

**FURNITURE WAREHOUSE AND DRAPERY AND BOOT SAMPLE ROOM:** Chambers Street, Edinburgh.

**THIS** Federation of Co-operative Societies was instituted and is carried on for the purpose of aggregating the purchasing power of the Co-operative Societies throughout Scotland, and to bring them into closer contact with the Producer, thus adding the profit of the Wholesale Merchants and Producers to that of the Retail Trader, and by this means increasing the individual consumer's profit. In this they have been highly successful, and it is to be hoped that Societies which are not yet members will consider the question, and by their trade and influence help on the movement of associated effort in Scotland, besides sharing themselves in the full benefits of Co-operative Distribution.

The Society has now a membership of 279 Retail Societies, holding amongst them at December, 1909, 400,618 Shares. Sales for the year 1909, £7,457,136.

**GROCERY AND PROVISION DEPARTMENT.**—A large and varied stock of all kinds of Groceries and Provisions are always on hand at the various Branches, and the position and the financial reputation of the Wholesale enable them to purchase in the best markets and on the best possible terms. A weekly price list is issued to over 300 Societies with the goods and prices tabulated under the respective Branches, thus enabling orders to be forwarded to the Central or Branch establishments according to the geographical position of the purchasing Society or the particular Branch of the Wholesale where the goods may be stocked at the time.

**DRAPERY DEPARTMENT.**—In the way of General Drapery Goods, Societies can with every confidence recommend their members to patronise the Wholesale for their wants in this direction. The Stock held in the various departments of our Warehouse are second to none in regard to variety, careful selection, and price, and we feel certain Societies cannot be better served anywhere. Assistance and advice given to Societies that are contemplating starting in this trade.

**BOOT AND SHOE DEPARTMENT.**—In this Warehouse a large and varied assortment of all kinds of Boots, Shoes, and Slippers is always in stock at prices that will compare most favourably with any other house in the trade, and Societies entrusting us with their orders can rely on careful attention and prompt despatch. A large stock of Leather and Boot and Shoe Furnishings of best quality and at lowest market prices is also kept on hand.

**FURNITURE AND FURNISHING DEPARTMENT.**—This Department comprises all kinds of Household Furniture, from mansion to cottage. Mirrors, Carpets, Rugs, Bedsteads, Bedding, Ironmongery of all kinds, Ranges, Grates, Mangles, Tin and Hardware Goods, Brushes, Baskets, Musical Instruments of all kinds, Jewellery and Electro-plate of every description, Watches and Rings, Bicycles and Bicycle Accessories, Handbags, Leather and Fancy Goods, Optical and Photographic Appliances, Cameras, &c.

**STATIONERY DEPARTMENT.**—The stock in this Department consists of School and Office Requisites, Slates, Pens, Pencils, Paper, Ink, &c. Paper Bags, Wrapping Paper, Twine, &c.

# The Co-operative Insurance Society Limited.

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ESTABLISHED 1867.

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## DIRECTORS :

CHAIRMAN : T. WOOD, Manchester.

T. W. ALLEN, Blaina (Mon.).  
WM. BAMFORTH, Manchester.  
MARK H. CLEAR, Sheerness.  
JOHN DEWAR, Cathcart.  
J. H. FORSYTH, Glasgow.  
B. HEPWORTH, Heckmondwike.

W. A. HILTON, J.P., Bolton.  
J. HOLDEN, Middleton.  
J. C. HOWITT, Hucknall Torkard.  
JOHN OLIVER, J.P., Gateshead  
T. RAWLINSON, Blackpool.  
J. SHARPLES, Blackburn.

## AUDITORS :

C. J. BECKETT, Darwen, and C. CRABTREE, Hebden Bridge.

BANKERS : THE CO-OPERATIVE WHOLESALE SOCIETY LIMITED.

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**CLAIMS PAID - - - £300,000.**

**INSURANCE FUNDS - £300,000.**

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## DEPARTMENTS OF BUSINESS :

LIFE, FIRE, ACCIDENT,

PLATE GLASS, FIDELITY, BURGLARY,

and WORKMEN'S COMPENSATION.

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## ACCIDENT INSURANCE FOR COMMITTEES.

Being Employers, the Committees of Co-operative Societies are not entitled in case of accident, while on their Society's business, to compensation under the Workmen's Compensation Act. To provide for such cases a method of Collective Personal Accident Insurance has been devised for the benefit of Committee-men while performing the duties of their office.

# The Co-operative Insurance Society Limited.

## COLLECTIVE LIFE ASSURANCE.

The Premiums and Claims are in proportion to the purchases by Individual members. All purchasing members are assured under one Policy, thus a saving of nearly 40 per cent is effected when compared with the cost of weekly collections. A Co-operative Society may effect either of the following Assurances:—

1. At Death of Members (Single and Joint).
2. At Death of Members, including married couples whether both are members or only one of them is.
3. At Death of Members, including married couples as in No. 2 above, also including children from six months to 16 years of age.

### *Progress of Collective Life Assurance since its introduction in April, 1904.*

Year Ended.		No. of Societies Assured.	Members.	Premiums. £	Claims Paid.		Divisible Surplus. £
					No.	Amount. £	
31st December, 1904	..	5	17,500	1,027	61	424	—
" 1905	..	16	32,600	2,977	262	1,934	1,159
" 1906	..	27	48,400	4,579	495	3,195	1,380
" 1907	..	55	77,000	7,933	805	5,747	1,900
" 1908	..	94	126,832	13,108	1,172	7,776	4,852
" 1909	..	158	231,181	22,325	2,012	13,805	7,800

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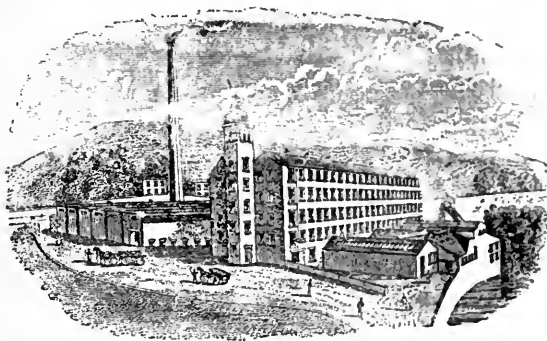
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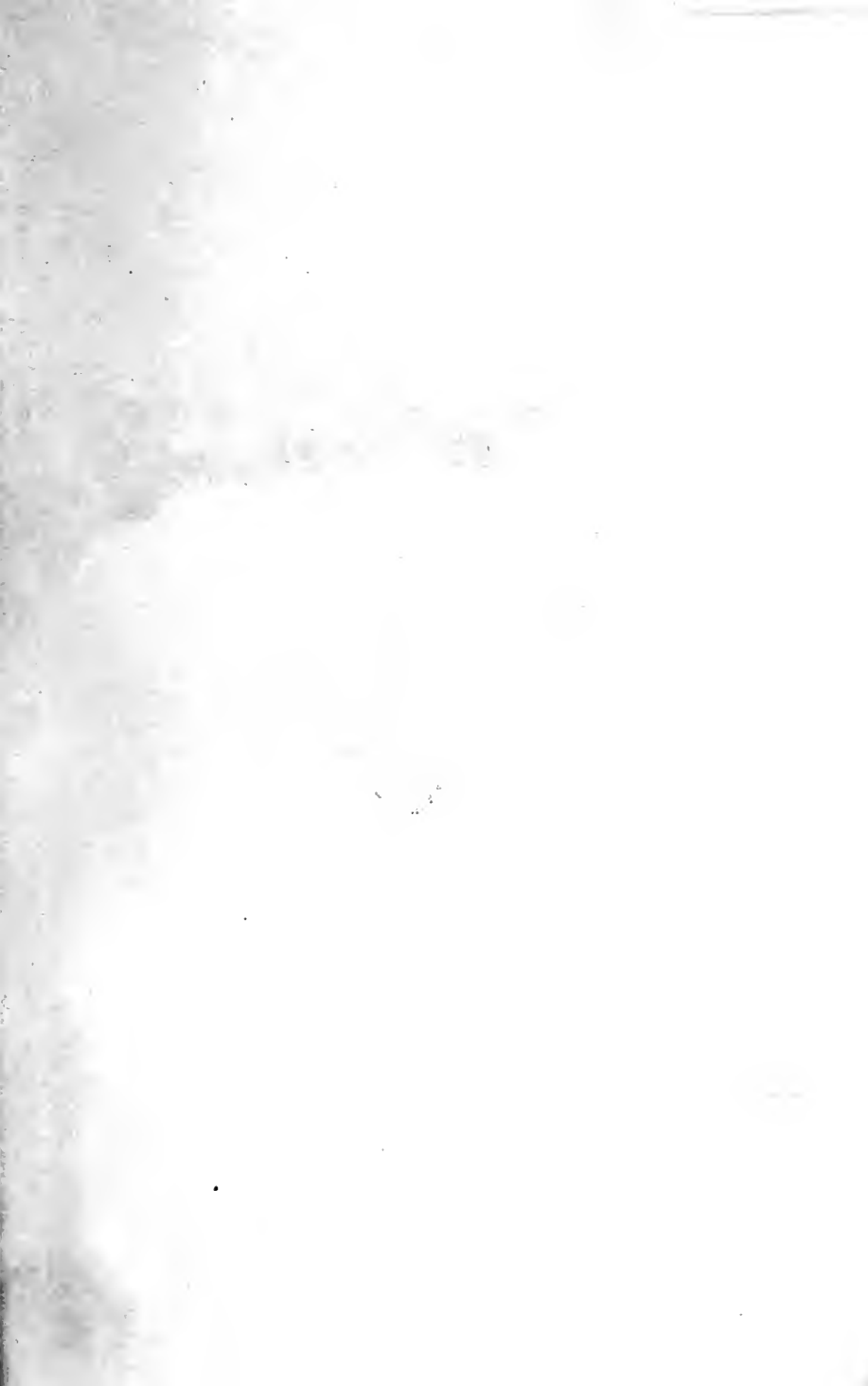
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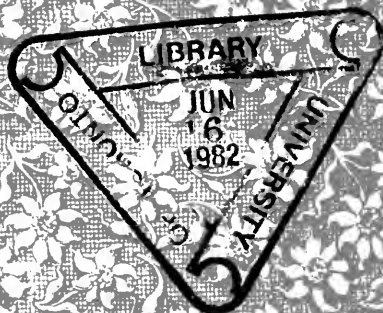
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